



## Leading the Way for Maine Retirees

### MAR DENTAL OPEN ENROLLMENT STARTING NOW



**Good News - no increase in monthly premiums and there is no wait period for any dental services rendered.**

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 have a choice for two different option plans.

**NOTE: If you already have one of these plans you will be automatically re-enrolled in the same plan for Feb. 1, 2023 – Jan. 31, 2024 unless you contact MAR in writing.**

#### LOW OPTION PLAN

\$750 No increase to Maximum Benefits  
Amount remains at \$750 for policy year

#### HIGH OPTION PLAN

\$1,250 Ongoing Maximum Benefits  
increase \$100 each policy year subject  
to receiving preventative services

#### POLICY YEAR DEDUCTIBLE

\$50 Individual  
\$150 Family

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\$50 Individual  
\$150 Family

#### BENEFIT HIGHLIGHTS

Class I – Diagnostic & Preventive  
Class II – Basic Restorative  
Class III – Major Restorative

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#### MONTHLY RATES

\$39.85 One Person  
\$72.61 Two Person  
\$114.33 Three or More Persons

#### MONTHLY RATES

\$53.07 One Person  
\$96.70 Two Person  
\$152.27 Three or More Persons

*The monthly dental premium is deducted from your MainePERS pension. The rates for the new dental plan year remain the same as the rates were for 2022.*

#### NO WAITING PERIOD

Starting February 1, 2023, there is no longer any wait period for dental services rendered including Class II – Basic Restorative and Class III – Major Restorative. This means for new Cigna dental members you may begin to receive covered benefits immediately.

Additionally, when you enroll in either the Low Option or High Option Plan, you are automatically eligible for Cigna’s Healthy Rewards Program which provides discounts for vision, hearing aids, food delivery, etc. Visit Healthy Rewards via your MyCigna portal at [https://my.cigna.com/secure/pdf/coverage\\_healthy\\_living\\_rewards/vision\\_discounts.pdf](https://my.cigna.com/secure/pdf/coverage_healthy_living_rewards/vision_discounts.pdf)

#### OHIP PROGRAM

Cigna has a dental Oral Health Integration Program (OHIP). This program is for members who have medical conditions such as diabetes, heart disease, rheumatoid arthritis, stroke and so forth who may need enhanced dental coverage. There is no additional cost for OHIP. For more information on OHIP go to <https://www.cigna.com/individuals-families/member-resources/oral-health-integration-program>

#### MAR Update - Fall2022

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(cont. from pg. 1)

### OPEN ENROLLMENT:

MAR's annual open enrollment period is held now through January 31, 2023 for a February 1, 2023 effective coverage date.

**NOTE: If you already have CIGNA Dental with MAR, you will automatically be re-enrolled in the same plan for Feb. 1, 2023 - Jan. 31, 2024 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, 2023. 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 from **February 1, 2023 - January 31, 2024.**

### 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.

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 benefit amount.** Example: Cigna will pay 100% of the dental charge for preventative care such as cleanings and x-rays whether you receive the services from an In-Network or Non-Network dentist. However, if you receive services from a Non-Network dentist, MAR urges you to ask your dentist to join Cigna's dental network. Non-network dentists will usually file the dental claim for you to Cigna.

### ANNUAL REGIONAL/INFORMATIONAL MEETINGS

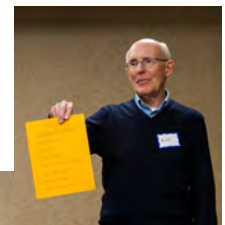
The Maine Association of Retirees, Inc. (MAR) completed the 2022 fall Regional and Informational Meetings. MAR held five Regional Meetings and several Informational Meetings across the State.

Guest speakers from Maine's Office of Tourism had a very interesting presentation on activities to enjoy during Maine's five seasons – spring, mud season, summer, fall and winter. A link to this presentation will be posted on MAR's website.

Attendees were provided materials on MAR's budget and By-Laws, Maine legislation, Group Health Insurance and Dental Plans. If any member would like a copy of these documents, please contact the MAR Office at (207) 582-1960 or email your request to [mar@maineretirees.org](mailto:mar@maineretirees.org).

Regional Directors and Alternates from Region II and IV were up for election. Following is a complete listing of MAR's Board of Directors.

REGION	DIRECTOR & ALTERNATE	CONTACT INFO
I	Clayton Belanger Regional Director	P.O. Box 346 Van Buren, ME 04785 (207) 868-0920 <a href="mailto:cbelanger1745@gmail.com">cbelanger1745@gmail.com</a>
	Terry Sandusky Alternate	P.O. Box 405 Mapleton, ME 04757 (207) 764-4916 <a href="mailto:maineshutterbug@roadrunner.com">maineshutterbug@roadrunner.com</a>
II	Marie Snowman Baker Regional Director	20 Margaret Lane Holden, ME 04429 (813) 716-4402 <a href="mailto:msbakersnowman@gmail.com">msbakersnowman@gmail.com</a>
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III	Garry Hinkley Regional Director	P.O. Box 238 Manchester, ME 04351 (207) 441-1627 <a href="mailto:grhinkley@gmail.com">grhinkley@gmail.com</a>
	Maureen Brochu Alternate	130 Leavitt Road Augusta, ME 04330 (207) 629-5073 <a href="mailto:rbrochu2@roadrunner.com">rbrochu2@roadrunner.com</a>
IV	Arthur Allard Regional Director	15 Wildwood Drive Lewiston, ME 04240 (207) 784-5367 <a href="mailto:allard@roadrunner.com">allard@roadrunner.com</a>
	Charles Berube Alternate	123 Second Street Auburn, ME 04210 (207) 782-5616 <a href="mailto:chuckberube@myfairpoint.net">chuckberube@myfairpoint.net</a>
V	Robert Powers Regional Director	62 Deerwander Road, Apt. 1 Hollis, ME 04042 (207) 298-9304 <a href="mailto:robert.e.powers@outlook.com">robert.e.powers@outlook.com</a>
	John Lancaster Alternate	8 Emerson Drive Saco, ME 04072 (207) 286-9173 <a href="mailto:john.lancaster@myfairpoint.net">john.lancaster@myfairpoint.net</a>



Top left: Exec. Director Diane Bailey presents insurance updates to members. Top right: President Bill Laubenstein going over the meeting packets. Bottom center: Vice President Tom Record answering member questions.

## LEGISLATIVE UPDATE

After considering feedback received from members during the Regional Meetings, the Board of Directors decided MAR's 2023 legislative priority should be to continue to work to change the unfair restrictions placed on public service retirees' annual cost-of-living adjustments (COLA) in 2011. MAR will be pursuing a potential increase to the maximum allowed COLA during the upcoming 131st legislative session. This will require a substantial effort to educate legislators who are unaware of how public service retirees' benefits are provided. A great suggestion received at one of the recent Regional Meetings was to provide talking points for members regarding MAR's legislative proposal(s) to assist them in discussions with their local legislators.

### Talking Points: Cost of Living Adjustment (COLA) for Public Service Retirees

1. Prior to 2011, the COLA for retired state employees and educators was capped at 4% of their full pension.
2. In 2011, the COLA was reduced to a cap of 3% on an indexed amount of \$20,000. The indexed amount in 2022 is now at \$24,186.25.
3. The 2011 pension reduction was part of the balancing effort for the FY 2012-13 biennium budget. The savings were to be used to lower the Individual Income Tax rather than having the State support the public service pension plan for state and educator retirees. It was to be a one-time reduction.
4. As a result of the 2011 change, public service retirees continue to fall further behind each year in their promised pension benefit.
5. MAR wants the COLA returned to at least 4% of the state and educators retirees' pension.

These talking points along with others will also be posted on MAR's website and Facebook page.

During the 130th Second Session of the Legislature, a property tax relief option for Maine residents 65 years or older was enacted. The new law freezes an eligible homeowner's property taxes at the amount paid for the preceding tax year. All Maine municipalities are required to administer this program and accept applications from eligible residents.

Eligibility requirements: 65 years of age or older; permanent Maine resident; and received the Maine Homestead Exemption for 10 years.

**NOTE: Taxpayers must apply before December 1, 2022. In future years, you must apply each year between September 1st to December 1st.**

For additional information, you may contact Tom Record, Chair of MAR's Legislative Committee at 582-3584 or Diane Bailey at MAR.

**Federal WEP and GPO:** There are 301 cosponsors secured for the Social Security Fairness Act, H.R. 82/S. 1302 a bill to repeal the Windfall Elimination Provision and Government Pension Offset. The bill passed out of the Ways and Means Committee. On September 21, 2022, it was placed on Union Calendar No. 372. This is the first time that the bill has advanced and may result in a vote on the bill being taken on the floor of the House. At this time, no further action has been taken. Maine's present Congressional Delegation supports this bill.



**MainePERS**  
PUBLIC EMPLOYEES RETIREMENT SYSTEM

## UPDATE ON STATE OF MAINE INCOME TAX AND THE PENSION INCOME DEDUCTION

It will soon be time for retirees to file their 2022 Federal and State of Maine Income Tax Returns. MainePERS will help you prepare for this year's tax filing by mailing a Form 1099-R in January with the amount of the taxable portion of your MainePERS retirement benefit.

Individuals who receive MainePERS benefits and file their taxes in the State of Maine may qualify for a pension income deduction for all or part of their MainePERS benefit. The amount of the pension income deduction available varies depending on the tax year and will be reduced by social security or railroad retirement benefits you may receive.

The maximum deductions for individual taxpayers for tax years 2022 and 2023 are \$25,000 and \$30,000, respectively. Starting in 2024, the deduction will be \$35,000. Additional information is available at [www.mainebers.org/retirement/benefit-payment-and-tax-information/](http://www.mainebers.org/retirement/benefit-payment-and-tax-information/) see Question 11.

Any questions about your MainePERS benefit and whether it qualifies for the Maine pension income deduction should be directed to your tax advisor or to Maine Revenue Services at 207-626-8475.

### Did you know?

A 2017 NIH study found that hibernating ground squirrels have a trait that could help protect stroke patients from brain damage.

When squirrels hibernate, their brains experience significantly reduced blood flow, similar to what humans experience after a certain type of stroke. Scientists believe a potential drug inspired by these squirrels' adaptation could help in stroke recovery.



# BITS & PIECES

## MAR WELCOMES NEW EMPLOYEE

Tonnya Norwood has been hired at MAR as our Recruitment and Research Coordinator. She has extensive experience working on a variety of projects and programs including marketing and website management. You may reach Tonnya at 582-1960 Ext. 209 on Tuesdays - Thursdays.

## UPCOMING SCHEDULED OFFICE CLOSINGS

Thursday, November 24, 2022

Monday, December 26, 2022

Monday, January 2, 2023

Monday, January 16, 2023

Monday, February 20, 2023

## MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

November 29, 2022

December 29, 2022

January 30, 2023

February 27, 2023

**SOCIAL SECURITY** The earnings limit for Social Security for 2022 is \$19,560. However, \$1,510 in earnings qualifies you for one quarter of coverage under Social Security.

Online services at <https://www.ssa.gov> allow you to apply for retirement, disability, Medicare benefits, check on status of an application or appeal, request a replacement Social Security card and print a benefit verification letter. You may also call 1-800-772-1213 to speak to a representative. While appointments are not required, they are recommended.

## ENTERTAINMENT

### Disney on Ice Presents Let's Celebrate

December 15-18, 2022 at the Cross Insurance Arena, Portland, ME. There are 7 shows. The pre-sale code is DVLP22.

Groups of 10 or more save up to \$5 per ticket! To book your group, contact Lauren via email

[lauren.dobrynscki@oakviewgroup.com](mailto:lauren.dobrynscki@oakviewgroup.com) or phone

207-791-2235. Offer expires December 14th at 4:00 pm.

## Did you know?

Rain water contains Vitamin B12. Many microorganisms that occur naturally in nature produce Vitamin B12 and as rainwater falls through the air, these microorganisms get caught up inside it & produce Vitamin B12 as a metabolic by-product.

## JOB OPPORTUNITIES

### DISCOVER MAINE MAGAZINE - Magazine Distributor

Discover Maine Magazine is looking for a reliable person to distribute magazines. The distribution run for each edition (8 per year printed) takes approximately 2 weeks of traveling. If you love to drive, travel the state and are retired but want to pick up some work, this is the perfect job! Call/email for more details: 207-874-7720 or [info@discovermainemagazine.com](mailto:info@discovermainemagazine.com)

### AMERICAN HEART ASSOCIATION PROJECT WITH AMERICORPS

The HeartCorps Program has been developed to help address health disparities within rural communities. Positions with HeartCorps are full-time and in-person for 11 months. It is an ideal opportunity for someone considering a career in public health or a retiree searching for ways to serve their community. A link to the site for additional information is [www.heart.org/HeartCorps](http://www.heart.org/HeartCorps)

**LL BEAN WAREHOUSE** is now hiring for 1st and 2nd shifts. Enjoy flexible schedules, access to the employee store and generous product discounts! For more information [www.llbeancareers.com](http://www.llbeancareers.com)

## CONTACT INFORMATION

MAR is constantly updating member information. We use this information such as email addresses and phone numbers to reach out to members about important items such as legislation updates, insurance changes, and opportunities that may affect Maine retirees. Please contact MAR either by email or phone with your latest information so that you can stay up to date on things that matter to you.

## MAR WORD SCRAMBLE

SWLSELNE

ODRSEITRC

AESCTAISNS

RCEFCNOENE

IRGNAEOL

GELULRAESTI

SCAOSATINOI

ENMRTRIEET

BMIPESREHM

TBIEFNES

ANSWERS: WELLNESS, DIRECTORS, ASSISTANCE, CONFERENCE, REGIONAL LEGISLATURE, ASSOCIATION, RETIREMENT, MEMBERSHIP, BENEFITS





## TECHNOLOGY CORNER

by Lisa Blue

Autumn has finally arrived, bringing bright colors, crisp mornings, and thoughts of beginning your online shopping for the holidays. Unfortunately, you are not the only

ones preparing for more online activities. According to the 2021 Internet Crime Report ([https://www.ic3.gov/Media/PDF/AnnualReport/2021\\_IC3Report.pdf](https://www.ic3.gov/Media/PDF/AnnualReport/2021_IC3Report.pdf)) put out by the FBI Americans lost over \$6.9 billion to fraudsters, including \$337 million in online shopping and non-delivery scams. Whether you are shopping for gifts online, booking holiday travel, looking for seasonal work, or trying to donate to charities scammers are going to use their most convincing tactics to separate you from personal information and money.

Over the years scammers have gotten significantly more sophisticated in their attempts. Phishing scams can arrive via email, such as bogus invoices or the newer ploy of problems with a non-existent Amazon order. Browsing the web can cause a fake web page to appear as though it was an alarm, sounds and all, informing you that your machine has been compromised and that you should call the provided phone number for Microsoft tech support. (Do not call this number. Also, it is absolutely not Microsoft.) Fraudulent phone calls are also running rampant. Rather than the car warranty calls, now scammers are posing as IRS agents threatening legal action for nonpayment. (The IRS will **never** contact you via phone, only in writing.)

### PROTECT YOURSELF

Knowledge is power when it comes to protecting yourself from having your personal information and bank account compromised. Verify the true sender of an email by looking at the actual email address it comes from in the email header, rather than just the person's name. If an email sender is asking your help to get gift cards, it is likely to be a scammer. For popups on your computer suggesting you call a phone number for tech support, close the phony web page or simply reboot your machine. Do not let anyone you do not know connect to or install anything onto your computer. Hang up immediately if you suspect a caller is a scammer. If you are not sure if something is a scam, or have any questions regarding online safety, please do not hesitate to contact me at the MAR office and we can verify it together.

### SENIOR STORAGE UNITS

Moving a household is no easy feat for anyone, young or old. Moving as a senior comes with its own set of unique challenges. The stress associated with moving can be greatly reduced by knowing when to move, making the right choices about having a family member move in with you, doing advance preparation for a new house, and reducing the load beforehand.

Storageunits.com has come up with a comprehensive guide that offers advice on how to know you are ready for a move, what to look for in a new home, and how to transition smoothly. This article also talks about how to find the best storage options and what kind of moving companies have tailored their moving services to the specific needs of seniors. Visit their website to learn more:

<https://www.storageunits.com/senior-storage/>.

## MEDICAL AND DENTAL INSURANCE NEWS

### MEDICARE PART B PREMIUM

The present Medicare Part B monthly premium is \$170.10. Starting January 1, 2023, the monthly premium will be reduced to \$164.90. Some public service retirees are able to have their Medicare Part B premium deducted from their Social Security while others who do not receive Social Security but have been determined as eligible for Medicare may receive a quarterly invoice.

Paying for Medicare Part B can be difficult. Many retirees live on a fixed income. If you and/or relatives, friends need assistance paying the monthly premiums, then the Medicare Savings Program (MSP) may help. There is no estate recovery with MSP. Contact <https://www.maine.gov/dhhs/oads/ger-support/older-adults-disabilities/older-adult-services/ship-medicare-assistance>

### REDUCING YOUR RISK OF ORAL DISEASES

Tooth decay, periodontal disease and oral cancer have one important thing in common – there are things you can do to help reduce your risk.

Tooth decay can cause sensitivity, pain and infections. Periodontal disease is caused by bacteria in plaque building up inside your mouth. Gum disease can also be associated with diabetes and heart issues. Oral cancer can occur anywhere on the lips or inside your mouth or throat. Oral cancer forms when cells change or mutate in their DNA.

How you can help to prevent oral diseases:

- Drink water with fluoride
- Brush with fluoride toothpaste twice a day
- Floss every day
- Visit your dentist regularly

**STATE RETIREES ONLY:** There will be some benefit enhancements which will take effect on the Aetna Medicare Advantage Plan beginning January 1, 2023. You will receive further information from Aetna prior to January 1st.



### LEARNING FOR THE FUN OF IT!

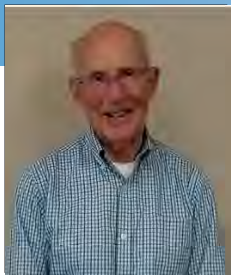
Stay sharp – attend classes through Senior College. Contact MAR to receive a \$15 annual reimbursement when you register and/or attend a class at Senior College. The courses present an

opportunity to socialize while attending classes on a wide variety of subjects including art, history, current issues, science and nature, literature, media, popular culture and technology. Access to Senior Colleges is available statewide. There are 17 Senior Colleges in Maine. To find out more on classes in your area go to <https://www.maineseniorcollege.org/mscn-online-classes>



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## MESSAGE FROM MAR PRESIDENT

### MAR BOARD OF DIRECTORS

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Region IV Director  
**ROBERT POWERS**

Region V Director

November—trees stripped bare, gusty winds rushing down from the Arctic, and dark clouds bring thoughts of winter’s snow. It is a perfect month to look back, reflect on spring and the summer just passed. Think back, too, to MAR Regional Meetings and connecting with old friends and hearing more than you might ever want to know about Medicare, legislation and MainePERS. I always find these meetings inspirational, reminding me of the pride we all feel in serving the people of Maine and the joy we are finding in retirement in Maine.

As you read this newsletter, take a moment to thank the MAR staff for the effort they put in to prepare for the Regional Meetings, and for the day-to-day work serving us in retirement. Think, too, about the newsletter and how much it means to you. Well enough thinking for the moment. Let’s turn to some humor and retirement.

*Line on Retirement, after Reading Lear, by David Wright:*

Avoid storms. And retirement parties. You can’t trust the sweetness your friends will offer, when they really want your office, which they’ll redecorate. Beware the still untested pension plan. Keep your keys. Ask for more troops than you think you’ll need. Listen more to fools and less to colleagues. Love your youngest child the most, regardless. Back to storms: dress warm, take a friend, don’t eat the grass, don’t stand near tall trees, and keep the yelling down—the winds won’t listen, and no one will see you in the dark. It’s too hard to hear you over all the thunder. But you’re not Lear, except we can’t stop you from what you’ve planned to do...

I plan to enjoy the moment—after I’ve raked up all the leaves.

