



### Leading the Way for Maine Retirees

#### MAR ANNUAL MEETING

After a lengthy hiatus, MAR will once again be hosting an Annual Meeting in the Auditorium at the Augusta Civic Center on Wednesday, May 24, 2023. There will be guest speakers, a book exchange table, vendors, lunch and raffles. So, mark your calendars with the date!

Please join us for an informative, fun day where you will be able to socialize with former co-workers and longstanding friends. More specific meeting information will be in MAR's spring newsletter.

#### MAINE LEGISLATIVE UPDATE

February finds Maine legislative committee work getting into full swing. Blessedly, the Legislature has returned to in-person hearings and work sessions this year, although testimony may still be given via Zoom if persons prefer. As of February 13th, of the 638 bills that have been printed, MAR has identified 22 bills of interest to public service retirees. While MAR only monitors some of these bills, there are a number of key bills where MAR is more active. These focus primarily on the cost-of-living (COLA) adjustment to retirement benefits, Medicare Part B premiums and the Property Tax Stabilization Program.

#### MAR Member Involvement:

MAR has begun to send "email blasts" to those members for whom we have email in advance of bills of substantial interest to our members. If you are not on MAR's email list and would like to be, please contact the MAR office at 582-1960. If you are already receiving these emails, please get involved either by testifying at the public hearing or by contacting your local legislator.

#### COLA:

**LD 70**, An Act to Eliminate the Cap on Retirement Benefits for State Employees and Teachers to Which a Cost-of-Living Adjustment is Made, sponsored by Rep. Jan Dodge of Belfast, proposes to repeal the indexed amount to which COLAs are applied that was enacted in 2011. Instead, COLAs would be applied to a retiree's entire benefit amount. This bill had a public hearing on February 14th.

MAR anticipates there will be several bills proposing to increase the maximum COLA in various amounts ranging from 4 percent to tying it to increases in the Consumer Price Index. As of this writing, these bills have not yet been released in LD form.

MAR expects to testify in support of all of the bills to increase the COLA. MainePERS has written the Governor regarding their estimate of what the cost of various increases to the COLA will be. Estimated costs escalate rapidly due to Maine's constitutional requirement that future spending commitments be funded. For example, tying a maximum COLA to the Consumer Price Index increase of 9.1% as of December 2022 would result in a \$551 million fiscal note.

Governor Mills' proposed Supplemental Budget (LD 206) lists a onetime COLA of 1% which would not be included in calculation of future pension benefit adjustments. While the Governor's recognition of retirees inherent in this proposal is appreciated, MAR and other retiree groups are hoping for a greater result this year.

#### MAR UPDATE – Winter 2023

Maine Association of Retirees, Inc.  
280 Maine Avenue  
Farmingdale, ME 04344

Telephone: (207) 582-1960  
1 (800) 535-6555  
FAX (207) 707-1722

#### 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.

**Diane Bailey** X208

Executive Director  
[dbailey@maineretirees.org](mailto:dbailey@maineretirees.org)

**Julie Hallee** X207

Operations Manager  
[jhallee@maineretirees.org](mailto:jhallee@maineretirees.org)

**Brenda Gross** X201

Benefits Coordinator  
[bgross@maineretirees.org](mailto:bgross@maineretirees.org)

**Jeanette Chartier** X204

Membership Assistant  
[jchartier@maineretirees.org](mailto:jchartier@maineretirees.org)

**Patty Castonguay** X206

Financial Coordinator  
[pcastonguay@maineretirees.org](mailto:pcastonguay@maineretirees.org)

**Lisa Blue** X205

Technical Support Coordinator  
[lblue@maineretirees.org](mailto:lblue@maineretirees.org)

**Kim Pierce** X209

Recruitment/Research Coordinator  
[kpierce@maineretirees.org](mailto:kpierce@maineretirees.org)

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**Medicare Part B and Medicare Advantage Premiums:**

**LD 111**, An Act Requiring the State to Pay a Share of a Retired State Employee's or Retired Teacher's Premium for Medicare Part B under Medicare Advantage, sponsored by Rep. Daniel Shagoury of Hallowell was heard on February 9th. This bill addresses the "surprise" many public service retirees got upon learning their health insurance costs would not be provided as a retirement benefit as promised. This proposal is intended to provide the most benefit to those retirees on the lower end of the pension scale. Costs to the state budget proposes to reimburse retirees on a sliding scale ranging from 100 percent to 10 percent depending on their pension amount for the Medicare Part B monthly premiums. MAR strongly supports this bill. MAR President Bill Laubenstein testified in support at the public hearing.

**LD 112**, An Act to Increase the State's Share of Retired Teacher's Health Insurance, sponsored by Rep. Jan. Dodge of Belfast, proposes the State pay 60% of a retired teacher's health insurance premium from July 2023 to June 2024 and 65% thereafter. MAR's Executive Director submitted a letter of support for this LD at the public hearing on February 9th.

**LD 591**, An Act to Require the State to pay Medicare Premiums for Certain Retired State Employees, sponsored by Senator Hickman, of Kennebec County proposes to require the State to pay 100 percent of Medicare Part B premiums for State retirees not eligible for benefits under the Social Security Act. As of this writing, MAR's Legislative Committee is evaluating this newly released LD.

**Property Tax Stabilization Program:**

The Program enacted in 2022 protects senior citizens who qualify for the Homestead Exemption against property tax increases. Municipalities are reimbursed by the State for property taxes not collectable as a result of the Program. During the MAR regional meetings held last fall, we discovered that the Program is extremely popular among our members.

**LD 37**, An Act to Amend the Laws Governing Property Tax Stabilization for Senior Citizens to Eliminate the Requirement for an Annual Application is sponsored by Rep. Michael Pouliot of Augusta. Currently, seniors must apply for the Program by December 1st each year. The LD proposes repeal of the annual requirement and would require seniors to only qualify once as is already the case for the Homestead Exemption. MAR supports this proposal.

**LD 89**, An Act to Clarify Eligibility for Property Tax Stabilization for Individuals 65 Years of Age or Older is sponsored by Rep. Steve Moriarty of Cumberland. This LD

expands program eligibility to surviving spouses of eligible individuals if married for at least 10 years before the eligible individual's death. MAR supports this proposal.

**LD 130**, An Act to Eliminate Senior Citizens Property Tax Stabilization and Expand the Homestead Property Tax Exemption is sponsored by Senator Rick Bennett of Oxford County. This LD appears to repeal and replace the Stabilization Program with an increased homestead property tax exemption of \$75,000 for those 65 years old or older. While the bill would undoubtedly reduce property taxes for many MAR members, an apparent downside is that the savings would need to be made up by other residents of their communities as there is no provision for state reimbursement of lost revenue to the towns and cities. We know from our regional meeting discussions this is of concern to a number of members and we will be sharing MAR's perspective with the Taxation Committee when this LD is heard.

Once again, MAR encourages members to make sure their voice is heard by testifying at the public hearings and by contacting their legislators. Following is the link to testify in person at the hearing or submit written testimony <https://www.mainelegislature.org/testimony/>

**DENTAL OPEN ENROLLMENT HAS ENDED**

MAR's Cigna Group Dental Plan year is from February 1, 2023 through January 31, 2024. If you already had Cigna dental insurance, you were automatically re-enrolled in the same plan starting February 1st unless you notified MAR of a change.

Open enrollment was a success. There are now over 5,000 individuals enrolled in one of MAR's two different option plans.

**NOTE:** During the new dental plan year, you may make a change if you have a qualifying event such as change in employment status, marriage, divorce, death, loss of COBRA or other dental insurance coverage.

**HALL OF FLAGS EVENT**

MAR will be hosting a gathering on Wednesday, April 19th from 8:30 to 11:30 am in the Hall of Flags, second floor of the State House in Augusta. The event will provide an opportunity to speak to some legislators and their staff. Additionally, you may meet MAR's Officers and Board Directors. As a MAR member, you are invited to drop by at any time.



# 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, February, 20, 2023.....Patriot's Day  
Monday, April, 17, 2023.....President's Day  
Monday, May, 29, 2023.....Memorial Day

## MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

February 27, 2023  
March 30, 2023  
April 28, 2023  
May 30, 2023

## CONTACT INFORMATION

If you have a change in demographic information, please let MAR know so that you can stay up to date on issues that matter to you. Information such as email addresses and phone numbers are used to reach out to members about important items on legislation, insurance changes and opportunities that may affect Maine retirees.

## SOCIAL SECURITY ADMINISTRATION

[SSA.gov](https://www.ssa.gov) website has been updated to be more user friendly. You can check eligibility for benefits, apply for Social Security benefits, obtain a Social Security card replacement, start an application for Supplemental Security Income (SSI) and other online services. The website allows people to skip calling or visiting an office. Social Security earnings limits – the threshold is \$21,240 in 2023 up from \$19,560 in 2022. You can earn up to four credits a year, equivalent to \$6,560 in income. It takes 40 credits or 10 years of covered work to qualify for Social Security.

## 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 Key points to keep in mind when filing 2022 tax returns

<https://www.irs.gov/newsroom/key-points-to-keep-in-mind-when-filing-2022-tax-returns>

### IRS Free File Options

<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>

### AARP Tax Aide Foundation for 2022 Tax Return Filing

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

### CASHMAINE Help for Filing Taxes

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

## VOLUNTEER OPPORTUNITIES

### Maine Long-Term Care Ombudsman Program:

Volunteer Ombudsman Representatives are the Heart of the Ombudsman Program. Volunteer advocates are needed in your local area!

The Maine Long-Term Care Ombudsman Program is looking for individuals who are interested in joining a group of dedicated volunteers who visit residents in long-term care facilities across the state. Volunteer Ombudsman are advocates who provide a voice for consumers while working collaboratively with long-term care facilities. Learn more about becoming a Volunteer Ombudsman Representative.

Please contact Christina Ryan, Volunteer Program Manager (800) 499-0229 or (207) 621-1079.

## JOB OPPORTUNITY

### 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)

## HEALTH INSURANCE NEWS

### State of Maine Aetna Medicare Advantage Plan Changes for 2023:

Starting January 1, 2023, there is an increase to following benefit amounts.

**Over-The-Counter (OTC)** – quarterly allowance increased to \$60 on any items from the OTC catalog. To shop, go online at [CVS.com/otchs/myorder](https://www.cvs.com/otchs/myorder); call 1-833-331-1573; or stop by a participating CVS store.

**Meal Delivery** – following post-discharge from an inpatient acute hospital, inpatient psychiatric hospital or a skilled nursing facility stay, you can receive up to 42 home delivered meals with no co-pay over a 14-day period.

**Hearing Aids** – reimbursement increased to \$6,000 once every 36 months.

**Telehealth Services** – additional telehealth services are available with varying copay amounts.

**Reminder** – Transportation services with a \$0 copay are available. Your insurance covers 24 trips to and from medical appointments within 60 miles of the provider location. To reserve a ride, call 1-855-814-1699 or visit [Access2Care.net](https://www.access2care.net) Plan documents are available online at [StateofMaine.AetnaMedicare.com](https://www.stateofmaine.aetna.com). You may also call Aetna Customer Service at 1-888-267-2637.

### Maine Municipal Employees Health Trust Plan Changes for 2023:

Effective January 1, 2023, there is a new Diabetes Prevention Program which provides digital weight loss support, nutrition therapy and customized guidance on sleep and physical activity.

You can find summaries of benefits and coverage online at <https://www.mmeht.org/employer-resources/summaries-of-benefits-and-coverage/> You may also speak to a Health Trust Member Representative at 1-800-852-8300.

### MEA Benefits Trust Health Plans:

Retirees new plan year is from July 1, 2023 – June 30, 2024. This means that your insurance carrier and/or MEA Benefits Trust will be providing you with a new Summary of Benefits prior to July 1st. For questions, you may visit [www.anthem.com](https://www.anthem.com) or contact Anthem Member Services at 1-844-963-0436 and/or the Health Trust at 1-888-622-4418.

### New 2023 Premium Costs for Medicare:

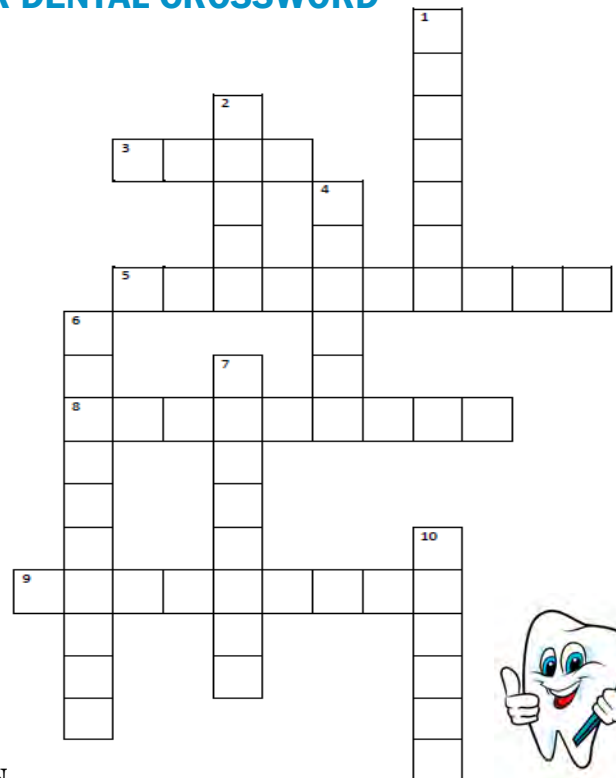
The Part B standard monthly premium amount for many retirees is now \$164.90. You may pay more than this if your income is above a certain amount.



The MainePERS Board of Trustees adopted an amended rule at its January 12, 2023 meeting that provides a retroactive cost-of-living adjustment (COLA) for eligible retirees in the Participating Local District (PLD) Consolidated Plan. This retroactive COLA will be processed in February for eligible PLD recipients. You can find out more about eligibility requirements and details regarding the retroactive COLA implementation on the MainePERS website, [mainepers.org](https://www.maineper.org).

This special payment does not affect members of state sponsored plans, which include state employees, teachers, judges, and legislators.

## MAR DENTAL CROSSWORD



### DOWN

1. Yearly plans go from feb. 1st to \_\_\_31st of the following year
2. Name of a dental company.
4. MAR has \_\_\_ the waiting period.
6. Once a year charge per person.
7. The start of each policy year is \_\_\_1st
10. Payment is taken from your \_\_\_check

### ACROSS

3. To qualify for 4 cleanings a year, you must fill out an \_\_\_\_\_ (oral health integration program) form
5. Birth, death, adoption, loss of cobra, etc are considered \_\_\_events.
8. Adding a person to your plan is a \_\_\_
9. To complete your application you must add your \_\_\_



## How Fast is Fast Enough?

### Technology Corner

by Lisa Blue

Instant gratification. We want what we want, and we want it immediately. Nowhere is this more true today than our "need for speed" in our Internet. The good news is now Internet and broadband companies abound with lots of plans, deals, and bundles. The key is getting the right speed for your needs without going over budget. All you need is to assess your current Internet speed, your future needs, and learn a few technical terms to know what you are comparing.

Your download speed refers to the rate that digital data is transferred from the Internet to your computer, while upload speed is the rate that online data is transferred from your computer to the Internet.

Two items to keep in mind when assessing current status is how up-to-date your computer or tablet is, as well as your Internet connection device (aka, router your service provider set up for you). If your computer cannot handle running videos or high intensity graphics because it only has 4GB of RAM and it's running Windows 7 or 8.1, or your Spectrum box is the same one they issued you 8 years ago, then a higher speed package isn't going to improve your needs. To test your current speeds, you can go to <https://www.speedtest.net/>. Your results will be in megabits per second (Mbps).

Once you have your current speeds, you can assess if these speeds adequately fit how you will be using the Internet. Will you be doing basic web browsing, checking-email, and printing to a wireless printer? How about streaming movies or music? Do you own a Smart TV? Do you have children or grandchildren that will be playing online video games when they visit?

Armed with this information, you can now calculate how much speed will be the right fit for your needs. If you were to just check email, stream music online, search on Google, and attend a web conferencing session, then 40Mbps is where you want to start. If you want to surf the web on your tablet while watching Netflix on your Smart TV then 100Mbps is the lowest you want to go. If you have home networked devices such a Nest thermostat or Arlo home security cameras, or have grandchildren using gaming devices, then looking at plans that offer 500Mbps, or even 1GB is a definite must.

Depending on your location there are a lot more options when it comes to choosing an Internet provider. Many have similar plans and prices, though you may want to actively check with these companies to take advantage of any specials. Some offer bundles with other services, others offer the first year at a discounted rate. Be sure to read the fine print in whatever you choose to ensure that you get the best deal not just now, but going forward in the future.

Your best tactic in finding the right deal is information. If you can find the closest point where your needs, the Internet speed, and the right price meet, that is when the instant

Internet will truly be gratifying. For more information contact the MAR office at: (207) 582-1960.

## WELCOME NEW MAR EMPLOYEES



**Kim Pierce** has been hired as MAR's Recruitment and Research Coordinator. She has extensive experience in Human Resource Management for Maine State Government and also as a Human Resource Director for the five Maine veteran homes. Additionally, Kim owned and operated a small business. In 2019, she worked temporarily at MAR

giving her an in-depth understanding of the organization and its members. Kim lives in Gardiner and has adorable twin grandchildren, Madison and Connor.



**Jeanette Chartier** has been hired as a Benefits and Membership Coordinator at MAR. Jeanette has many years of customer service experience. She enjoys engaging with people and looks forward to meeting MAR members. Also, Jeanette has owned a couple of businesses. She has great customer service skills, is adaptable, dependable and brings a

can-do attitude to the position. Jeanette lives in Gardiner and enjoys spending time with her family, sewing and just enjoying life.

MAR is fortunate to have two new staff members who bring some valuable knowledge and skills to the organization and its members. Please join us in welcoming Kim and Jeanette to MAR!



A leader in community solar development in Maine and we are proud to partner with the Maine Association of Retirees. Our

is open to all renters and homeowners who are serviced by CMP & Versant – offering these benefits:

- Free and simple to join
- Save money on your energy bill
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- Offsite solar array, nothing on your roof

Community solar offers local residents an opportunity to participate in clean energy production – with guaranteed savings and no risk involved. Your community solar membership supports the environment while lowering your utility bills. Click this link <https://enroll.joinsolar.org/community-partner> to learn more and become a member of Join Solar. If you would like to speak with a Join Solar representative, please contact Michael Borrell at (651)-364-7185 or [Michael.Borrell@joinsolar.org](mailto:Michael.Borrell@joinsolar.org)

\*Use referral code 'MAOR-0250' upon registration and Join Solar will donate \$50 to the Maine Association of Retirees\*



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Farmingdale, Maine 04344

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### MESSAGE FROM MAR PRESIDENT

#### *Winter Greetings,*

Humpty Dumpty sat on a wall  
Humpty Dumpty had a great fall.  
All the King's horses and all the King's men  
Couldn't put Humpty together again.

This rhyme came to mind as I was preparing to testify on LD 70 that eliminates the cap on the COLA so retirees would be eligible for a 3% COLA on their entire benefit. This is a start but does not go far enough to restore the cuts in 2011. After all, just consider the retiree COLA as Humpty Dumpty. In 2011, Humpty did have a great fall. The Legislature could start putting Humpty together again by returning the COLA to 4% of the entire benefit. That the changes in 2011 were a mistake and resulted in unintended consequences was acknowledged by Representative Wayne Parry of Arundel in his testimony on LD 106 which would standardize State Retirement System credits.

On February 9, 2023, I testified in support of LD 111 that would require the State to pay a portion of the Medicare Part B premium. The LD got strong support from MEA-Retired and MSEA. Thank you Representative Dan Shagoury for sponsoring LD 111. In addition, several MAR members testified in support. A big thank you to those retirees. However, the present State administration testified in opposition to this LD. Their spokesperson stated that private sector retirees were paying for Medicare Part B and, therefore, Maine public service retirees should also pay for Part B. If the private sector is the standard being used by the Administration, then the COLA for Maine public service retirees for 2023 should be 8.7% of the entire benefit like it is for private sector retirees. Stayed tuned to see how all of this will play out. And think spring, daffodils, crocuses and forsythia.

*Bill Laubenstein*



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**THINK SPRING!**