



## Leading the Way For Maine Retirees

### MAR 2023 ANNUAL MEETING

MAR's Annual Meeting will be held on Wednesday, May 24<sup>th</sup> in the Auditorium at the Augusta Civic Center. Doors will open at 8:00 a.m. with the Annual Meeting starting at 9:00 a.m. MAR has an interesting and informative agenda. Numerous vendors will have tables for you to visit throughout the day.

The guest speaker, Cathie Pelletier, will talk about her latest book, *Northeaster*,



which is a story of courage and survival in the Blizzard of 1952.

The book follows several ordinary Mainers who struggled through a monster storm. Cathie resides in Allagash so the image of neighbors helping each other deal with three feet of snow was something she could relate to. She is the author of 14 books, two of which became television films. This is her first narrative nonfiction. Cathie is presently adapting her first novel, *The Funeral Makers*, for film director Doug Liman and producer Gabrielle Tana. She created and sold to Simon & Schuster a book for country music icon Tanya Tucker, titled *100 Ways to Beat the Blues*. She co-wrote *The Christmas Note* with her friend, and Grand Old Opry legend, the late Skeeter Davis. She and National Medal of Science recipient S. James Gates, Jr. co-authored *Proving Einstein Right*. She has co-written songs that were recorded by David Byrne (of the Talking Heads), the Texas Tornados, and others. She and Tanya Tucker are working on a children's book. Cathie's books will be available for sale at the Annual Meeting and she would be delighted to sign them.

Linda Ball, Vice President of CMP Customer Service, will talk about how to use less energy and assistance with paying your bill. Elizabeth Newport, Public Affairs Specialist with the Social Security Administration, will speak about the WEP and GPO. She will also talk about qualifying for Social Security benefits.

### FREE BOOK SWAP

Bring books you have read and no longer want as there will be a Book Exchange Table. There will be MAR basket drawings, a \$50 door prize, 50/50 raffle and vendor basket drawings. You will begin the day with coffee, tea and breakfast pastries. At noon, lunch will be served. The cost is still just \$10 per person which includes all food and meeting materials. Members are encouraged to bring guests. So, please mark your calendar May 24<sup>th</sup> to attend our Annual Meeting.

Pre-registration can be done by calling 582-1960 or emailing MAR at

[mar@maineretirees.org](mailto:mar@maineretirees.org) **NOTE: pre-registration must be done, including receipt of payment at MAR, by no later than Monday, May 15th.** The Augusta Civic Center needs to know several days in advance of the meeting the number attending to ensure adequate seating and lunch capacity. If you decide to pay at the door, the cost per person is \$15.



### MAR UPDATE – Spring 2023

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Monday-Thursday

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Activity at the Maine Legislature is in full swing. MAR's Legislative Committee is following 43 bills printed to date as of April 9th. MAR has sent out email notices to members regarding bills considered of significant interest. This has led to MAR members testifying and/or contacting their legislators. Thank you. Unfortunately, MAR only has email addresses for a portion of members. If you have not been receiving these emails, please provide MAR with your email address. To observe legislative public hearings or work sessions online, go to <https://legislature.maine.gov/committee/#Committees> select the committee of choice, and then click "live stream." The Legislature also provides guidance for testifying on bills, either in person or online. If you want to testify, MAR would suggest you contact the Clerk of the Committee in advance of the hearing.

### Retired Teacher's Health Insurance

**LD 112**, sponsored by Rep. Jan Dodge of Belfast, requires the State to pay 60% of retired teachers' group health insurance from July 2023 to June 2024 and 65% thereafter. The bill received a majority "Ought to Pass" report from the Labor and Housing Committee and is being favorably considered on the House and Senate floors. LD 112 does have a fiscal note of \$3.3 million in FY 2023/24 and amounts ranging from \$6.8 to \$7.5 million over the subsequent three years. MAR supports this bill.

### Cost of Living Adjustments (COLA)

**LD 70**, sponsored by Rep. Jan Dodge of Belfast, has received a unanimous "Ought to Pass as Amended" vote from the Labor and Housing Committee. As amended, this bill would provide for COLAs to be applied to the first \$40,000 for educators and state retirees' benefits. It also has an Emergency Preamble with a \$745 million fiscal note. LD 70 would become effective immediately if it became law and would purport to provide retirement benefits beginning July 1, 2023. The Emergency Preamble means the bill requires a two thirds vote of both the House and Senate to be enacted and sent to the Governor.

**LD 1096**, also sponsored by Rep. Jan Dodge, would repeal the current 3% cap on COLAs and provide for future COLAs to be calculated on the same basis as COLAs for the Social Security System. The Labor and Housing Committee held a public hearing on this bill on March 28th. A fiscal note has not been determined. MAR testified in support of both LD 70 and LD 1096. These bills will also have to be considered by the Legislature's Appropriations Committee before receiving floor consideration. MAR has asked legislators to introduce a bill which would raise the current 3% statutory maximum cap for COLAs to 4% on the present indexed amount of \$24,186.25. While this proposal is substantially more modest, the bill will be more affordable in the context of the State budget. This bill has not yet been printed.

### Medicare Part B premiums

**LD 111**, sponsored by Rep. Dan Shagoury of Hallowell, would require the State to pay a portion of the Medicare Part B premium for retired state employees and retired educators. The amount to be paid would be on a sliding scale basis based on the amount of an individual's MainePERS retirement benefit. The bill has been unanimously voted

"Ought to Pass" by the Labor and Housing Committee and next will go the Appropriations Committee. It has a Fiscal Note of \$5.5 million in FY 23-24 and amounts ranging between \$24.6 and \$27.5 million over the three subsequent Fiscal Years. MAR strongly supports this bill.

### Property Tax Stabilization Act and The Homestead Exemption

The Property Tax Stabilization Act became law in 2022. It allows qualifying homeowners age 65 and older to have their property taxes "frozen" at existing levels. This new law has been criticized across the political spectrum. Six bills have already been heard by the Taxation Committee. Four more bills are referred to the Committee but not heard yet and an 11<sup>th</sup> bill is expected. The Committee said this is an unworkable number of bills. During an April 4th work session, the Committee voted 5 of the 6 bills as "Ought Not to Pass" with the understanding that concepts from those bills could be considered in their discussion of LD 130.

**LD 130**, sponsored by Sen. Rick Bennett of Oxford County, provides the Stabilization Act would "sunset" after 2023 and be replaced by an increase in the Homestead Exemption for those age 65 or older from the current \$25,000 to \$75,000. Senator Bennett explained his intent is that state funds would be allocated to make up lost revenue to municipalities due to the increase. MAR noted the popularity of the Stabilization Act among seniors but acknowledged a \$50,000 increase in the Homestead Exemption would also be a significant benefit. MAR will continue to be involved with this issue as LD 130 and the five bills yet to be heard make their way through the process.

### MainePERS Transparency

**LD 733**, is sponsored by Sen. Michael Pouliot of Kennebec and Sen. Lisa Keim of Oxford. This bill would require MainePERS to provide a variety of information regarding retirement benefits online. The Labor and Housing Committee held a March 28th public hearing. MAR submitted a letter of support to the Committee.

### Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

**LD 1230**, sponsored by Rep. Randy Greenwood of Wales, proposes requiring MainePERS to study the creation of an Interstate Compact with other states affected by the WEP and GPO provisions of the federal Social Security Act and to report back to the Labor and Housing Committee in December 2023. A public hearing on the bill was held on April 4th. MAR submitted a letter to the Labor and Housing Committee in support of the bill, but expressed reservations regarding the bill's efficacy.

### Restrictions on MainePERS Investments

**LD 742**, sponsored by Sen. Eric Brakey of Androscoggin, would prohibit MainePERS from investing in any company that boycotts Maine lobster. This bill has been voted "Ought Not to Pass" by the Labor and Housing Committee. The Senate has voted to carry the bill over to a subsequent session but it has not yet been considered by the House.

We encourage members to make sure your voice is heard by contacting your legislators and/or by testifying at public hearings.

# 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.

## UPCOMING SCHEDULED OFFICE CLOSINGS

Monday, May 29, 2023.....Memorial Day  
Monday, June 19, 2023.....Juneteenth  
Tuesday, July 4, 2023.....4<sup>th</sup> of July

## MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

April 28, 2023  
May 30, 2023  
June 29, 2023  
July 28, 2023

## JOB OPPORTUNITES

**Seasonal Port Security** Staff from April – November at public buildings and waterfront – Portland Ocean Terminal and Ocean Gateway Terminal. Candidates will be reliable and possess great customer service skills. This position will require staff to stand for at least three hours and work shifts a minimum of six hours long. Schedules are flexible. The position pays \$20/hr. Retirees looking to ease back into the workforce are encouraged to apply. Contact Eric Crandall at 207-232-6590 or [ecrandall@portlandmaine.gov](mailto:ecrandall@portlandmaine.gov)

## MAINE SENIORS FARMSHARE PROGRAM

Did you know that a program exists where eligible Maine seniors can receive for free \$50 worth of local Maine produce from participating farms? To be eligible for the Farmshare Program, you must be at least 60 years old (55 if a Native American) and meet these 2023 income guidelines:

\$25,142/per year for a one-person household; or  
\$33,874/per year for a two-person household

Over 100 Maine farms participate in this program. For more information, go to <https://www.maine.gov/dacf/ard/seniorfarmshare/seniors.shtml>.

## VOLUNTEER OPPORTUNITIES

**The Gathering Place (TGP)** in Brunswick is a drop-in day center for people who live alone or are experiencing homelessness, seniors on fixed income, and others seeking a place to fill lonely daytime hours with positive energy and a sense of community. Volunteers at *TGP* respectfully engage with our guests while serving refreshments, sorting through donations, and otherwise helping to maintain a welcoming atmosphere. Retirees can continue to make a difference in others' lives by volunteering a few hours a week/month at *The Gathering Place*. Please visit our table at the MAR Annual Meeting, browse our website at [brunswickgathering-place.org](http://brunswickgathering-place.org), or call *TGP*'s Volunteer Services Coordinator Jenny Gaghan at 729-0288 for more information.

**Bath-Brunswick Respite Care** in Bath and serving the Mid-Coast Maine area offers an adult day program for individuals experiencing memory issues. Our services help seniors remain in their homes by providing their caregivers with the time they need to take care of errands, get some rest, and re-energize while their loved ones spend joyful time at "The Club", socializing, singing, exercising, doing crafts, and playing games in a beautiful setting. Volunteers are the heart of our program. We invite you to spend a small part of your retirement doing something that will bring you joy and provide immense support to your community. Please visit our table at the MAR Annual Meeting, or call *Respite*'s Executive Director Nancy Herk at 729-8571.

# NAEP is hiring

In-school data collectors are needed for national assessments of grades 4, 8, and 12, January 29–March 8, 2024.

Enter your contact information at <http://www.WorkNAEP.com> to be notified once applications are available.



**HEALTH INSURANCE NEWS**

**TRICARE for Life (TFL)** is a health insurance program provided by the federal government to retired military personnel and family members.

How does TFL work with Medicare? TFL acts as a supplement to Medicare. This means that TFL typically covers Medicare deductibles, coinsurances, and copayments. TFL may also pay for services not covered by Medicare. To be eligible for TFL as a retired veteran, you must sign up for Medicare. After enrolling in Medicare, you should automatically receive your benefits through TFL.

**Medicare Costs:**

Under Medicare Part A (hospitalization), deductibles and coinsurances are usually paid by your group supplemental insurance plan Part C – Aetna Medicare Advantage, Anthem Medicare Preferred or Anthem Retiree Group Companion Plan. The monthly cost of \$164.90 for Medicare Part B (outpatient) is your responsibility. You may pay more for Part B if you have a higher income limit. Part D is prescription drug benefit which you do not need to purchase since you have this benefit under your group health insurance plan.

Paying Medicare Part B premium can be difficult if you have limited income and savings. Contact the Maine State Health Insurance Assistance Program (SHIP) to find out if you are eligible to receive assistance with Part B payments. Call 1-800-262-2232 or go to <http://www.maine.gov/dhhs/oads/community-support/ship.html>

**Care Partner Support:**

If you are a caregiver who needs some support, you may receive up to \$2,000 under Respite for ME. A caregiver must meet at least one of the following criteria:

- Adult family member or other informal caregiver 18 years of age or older providing care to individuals 60 years of age or older.
- Adult family member or other informal caregiver 18 years of age or older providing care to individuals of any age with Alzheimer's disease or related dementia.
- Relative, not including parent, 55 years of age or older providing care to children under 18 years of age.
- Relative, including parent, 55 years of age or older providing care to adults 18 to 59 years of age with disabilities.

Services that eligible caregivers may access include:

- Support Groups
- Respite Care (in and out of home)
- Adult Day Services
- Homemaker
- Personal Care

To see if you are eligible, visit <https://www.maine.gov/dhhs/oads/get-support/older-adults-disabilities/care-partner-supports> or call 1-877-353-3771.

**SOCIAL SECURITY WINDFALL ELIMINATION PROVISION (WEP) AND GOVERNMENT PENSION OFFSET (GPO)**

The Social Security Fairness Act of 2023, H.R. 82 was reintroduced in the 118<sup>th</sup> Congress to repeal the WEP and the GPO which reduces Social Security benefits for public service retirees. The bill's lead sponsor is Rep. Garret Gravies, R-LA. Rep. Abigail Spanberger, D-VA joined in sponsoring H.R. 82 marking this bill as a bipartisan effort. If this bill receives 290 or more cosponsors, then H.R. 82 will gain momentum which forces either committee action or a floor vote. There are presently 210 cosponsors. Rep. Jared Golden and Rep. Chellie Pingree have signed on as cosponsors of H.R. 82. MAR encourages members to contact Maine's Congressional Delegation to let them know why repeal of the WEP and the GPO is important to you.



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

APRIL SHOWERS	DAFFODIL	PLANTING
ALLERGIES	EARTH DAY	RAIN
BASEBALL	GARDEN	REBIRTH
BLOOMING	GREEN GRASS	ROSES
BUTTERFLY	MULCH	SPRING TIME

## Spring—A Fond Farewell

by Lisa Blue



Spring has finally arrived in Maine! To me, Spring has always signified a time of renewal and change—from the gray snowy skies to blue, and snowbanks to flowers and green grass.

Change is also coming to MAR. This will be my last article for the Technology Corner.

For the past eight years it has been my absolute honor and pleasure to serve MAR and you the members as Technology Support Coordinator. In this position I have worked with many of you to solve a wide array of technical issues, given advice on your next computer purchases, and given tips through this column on how to stay safe from scammers and keep your current computers in good shape. I want you to know that I have loved every second of it!

As this new chapter away from MAR unfolds for me, I want to reiterate a few items for you to remember:

- Be sure to have a good strong password that is preferably 8 characters, has a mix of upper and lower cases, and throw a number and a special character in there as well;
- Try to change your password at least twice a year;
- Try to run a disk cleanup and disk defrag at least once a quarter;
- Microsoft and the IRS will never, **EVER** call you;
- Should you have a screen with a computerized voice stating your computer has been compromised and to call a certain number for assistance pop up, it is a scam. Close your browser and reboot your machine;
- If you are not sure if an email is a scam, search on Google about its content with the word “scam” after it. The Google results will help inform you if it is a scam. When in doubt, delete the email;
- Do not let anyone you do not trust to remote into your machine (exception for MAR tech support). Under no circumstance buy anyone gift cards or bitcoin if they are requesting them over the phone or on email;
- Take care when travelling in using public Wi-Fi. If you must, use a VPN;
- Using an anonymous browser such as Duck Duck Go will help keep your browsing anonymous.

Please be assured that though I will no longer be in the MAR Tech Support chair, it does not mean that MAR Tech Support services will cease. If you or someone you know is interested in applying for this rewarding, flexible, part-time position please do not hesitate to contact the MAR office at: (207) 582-1960.



# MainePERS

PUBLIC EMPLOYEES RETIREMENT SYSTEM

### One-Time COLA Payment for Retirees in State-sponsored Plans

The recently passed Maine State Government supplemental budget (Public Law Chapter 3, Part J) included a one-time Cost of Living Adjustment (COLA) payment for eligible retirees who receive monthly payments through State-sponsored retirement plans.

Eligible retirees will receive a payment equaling 1% of their yearly benefit for the period ending August 31, 2022 up to a maximum of 1% of the \$24,186.25 COLA base, less any applicable taxes. This one-time payment applies to retirees who were eligible for a cost-of-living adjustment in September 2022. It is a one-time payment and will not be included in the calculation of future benefit adjustments.

The additional one-time payment is scheduled to be part of the retiree payroll processed at the end of April and may appear as a separate deposit in eligible retirees' accounts.

The State supplemental budget provisions do not affect Participating Local District (PLD) retirees. However, eligible PLD retirees received a retroactive COLA increase with the February 2023 payroll.

For additional information, please visit [www.mainebers.org](http://www.mainebers.org).

### Temporary Adjustment to MainePERS Public Business Hours

MainePERS will temporarily revise its business hours to **Monday through Thursday from 8:00 a.m. to 4:00 p.m. for reaching Member Services Representatives by telephone and in person lobby services.**

Contacting MainePERS via email remains an option through our MainePERS Directory and we continue to offer a secure email system via Zixmail for sending communications that include sensitive information. Visit [www.mainebers.org/contact/](http://www.mainebers.org/contact/) for more information.

For those who prefer to use the postal service, documents or forms may be mailed to MainePERS, P.O. Box 349, Augusta, ME 04332-0349. A secure drop box is also available at our lobby entrance to drop off any completed forms or other documents.

### DID YOU KNOW.....

What American baseball team introduced a high five?

*Answer: The Los Angeles Dodgers. Outfielder Glenn Burke is credited with originating it in 1977.*



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## MESSAGE FROM THE PRESIDENT

My message this spring is about April, which was the second month in the Roman calendar but around 450 BCE was rearranged as the fourth month. April is also a girl's name, which means "the opening thing," a time when the earth opens to new life.

Poets have had much to say about April: Shakespeare, *Sonnet 98*; Edna St. Vincent Millay, *Spring*; Robert Browning, *Home—Thoughts from Abroad* and T. S. Eliot...

"April is the cruelest month, breeding  
Lilacs out of the dead land, mixing  
Memory and desire, stirring  
Doll roots with spring rain." (T. S. Eliot, *The Waste Land*)

April is the cruelest month in Maine, winter lingers with sleet and freezing rain. Yet, crocuses pop up bringing a smile and the warm glow of hope.

Oh, but April is the cruelest month as the Legislature wrestles with thousands of bills, committees voting "Ought to Pass" on one bill and "Ought Not to Pass" in the next show of hands.

As Tom reports on another page, MAR has been very active and harbors hope that some financial relief may emerge, not on the COLA but on LD 111 that requires the State to pay all or a portion of Medicare Part B.

Maybe this is wishful thinking or clinging to the words of Alexander Pope: "Hope springs eternal in the human breast. Man never is, but always blest." If this message seems a little erratic, well, it is April, a cruel and erratic month. But April is also National Poetry Month. So, I leave you with the words of Robert Browning:

Oh, to be in England  
Now that April's there,  
And whoever wakes in England  
Sees, some morning, unaware,  
That the lowest boughs and the brushwood sheaf  
Round the elm-tree bole are in tiny leaf,

In England—now! (*Home—* While the chaffinch  
sings on the orchard bough *Thoughts from Abroad*)

*Bill Laubenstein*

**THINK SPRING!**