



Leading the Way For Maine Retirees

ANNUAL REGIONAL & INFORMATIONAL MEETINGS

MAR has scheduled the following meetings starting in September to help you stay up-to-date with valuable information and updates. The agenda for the Regional Meetings will include information and materials on:

- MAR's Budget for Fiscal Year 2023-2024
- Election of Regional Directors and Alternates, if applicable
- Maine State Legislation Affecting Retirees
- Medical/Rx/Dental/Vision Insurances
- Information on MainePERS New Member Portal
- Speakers: CMP Customer Service and Maine Senior College

NOTE: Members may bring guests and you may register to attend any meeting listed. The Regional Meeting cost is still \$5 per person which includes lunch and materials.

To register, call MAR at 207-582-1960 or email MAR@maineretirees.org

Regional Meetings	V	IV	III	II	I
Time	9:00am-1:00pm	9:00am-1:00pm	9:00am-1:00pm	9:00am-1:00pm	9:00am-1:00 pm
Date	Tuesday Sept. 12, 2023	Thursday Sept. 21, 2023	Wednesday Sept. 27, 2023	Thursday Oct. 5, 2023	Tuesday Oct. 3, 2023
Location	Keeley's Banquet Center Portland, ME	Green Ladle Culinary Arts Lewiston, ME	Augusta Civic Center Augusta, ME	Jeff's Catering Brewer, ME	Hampton Inn Presque Isle, ME
Registration Due Date	Tuesday Sept. 5, 2023	Thursday Sept. 14, 2023	Wednesday Sept. 20, 2023	Thursday Sept. 28, 2023	Tuesday Sept. 26, 2023

Call MAR at 582-1960 or check the website at www.maineretirees.org for the most up-to-date meeting information. Please register early to make sure you secure a place at the meeting of your choice as space is limited by location.

MAR UPDATE – Summer 2023

Maine Association of Retirees, Inc.
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Farmingdale, ME 04344

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1 (800) 535-6555
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OFFICE HOURS:

9:00 am to 4:00 pm
Monday-Thursday

EMAIL ADDRESS:

mar@maineretirees.org

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Informational Meetings – Registration Required

The agenda for these meetings will include some items from the Regional Meetings. **There is no cost to attend the abbreviated meetings.**

Town	Location	Date	Time
Wells	Wells Public Library	Sept. 11, 2023	1:30-3:00 pm
Norway	Norway Fire Dept.	Sept. 20, 2023	1:00-3:00 pm
Skowhegan	Skowhegan Public Library	Sept. 26, 2023	10:00-11:30 am
Rockland	Rockland Public Library	Sept. 28, 2022	10:00-11:30 am
Millinocket	Millinocket Historical Society Museum	Oct. 2, 2023	10:30 - Noon
Ellsworth	Moore Community Center	Oct. 4, 2023	10:30 - Noon

Again, call MAR at 582-1960 or check the website at www.maineretirees.org for the most up-to-date meeting information. Please register early to make sure you secure a place at the meeting of your choice as space is limited by location.

MAINE LEGISLATIVE UPDATE

As of the date of this article, the Maine Legislature was still in Session. However, the Supplemental Budget (LD 258) has been passed by the Legislature and signed by the Governor as 2023 Public Law Chapter 412. While “all the dust has not yet settled,” spending decisions have been made. From MAR’s perspective, the result is bittersweet.

While public service retirees had received substantial, and often unanimous, support from the Legislature’s Labor and Housing Committee and many other legislators regarding a series of bills relating to cost-of-living benefits (COLA) for public service retirement benefits as well as bills relating to Medicare Part B premiums for state and educator retirees, none of those proposals got funded in the budget.

Following are some noteworthy positive developments:

Retirement Benefits - \$19,800,000 will be added to the Retirement Allowance Fund within the Maine Public Employees Retirement System (MainePERS) to fund an additional one-time 3.0% retirement benefit payment which will not be added to the present indexed amount of \$24,185.

The State’s contribution toward retired teachers’ share of health insurance premiums will increase from 55% to 60% beginning in fiscal year 2023-24.

An early retirement penalty is reduced. Employees who were members of the MainePERS as of 7/1/1993 but did not have 10 years of creditable service are required to have 25 years of creditable service and attain 62 years of age in order to avoid incurring a penalty of 6% of earned benefits for each year the person retires before attaining 62 years of age. On 10/1/2023, the budget bill changes the rate of the penalty for those state employees who retired between 7/1/2011 and 1/1/2012 and for teachers who retired between 7/1/2011 and 7/1/2012 who had at least 25 years of service on 7/1/2011 but had not attained 62 years of age to 2.25% for each year the person was below 62 years of age upon retirement.

There are two changes with respect to Maine tax law

The Maine state income tax deduction for state, federal or military pension benefits is once more being increased. For tax years beginning on or after January 1, 2024, the maximum deduction is being increased from \$35,000 to equal the maximum annual benefit that an individual may receive under the federal Social Security Act.

The Property Tax Stabilization Act which was enacted last year is being “sunset.”

The law will remain applicable to the property tax year 2023. If you applied prior to December 1, 2022 and were approved by your municipality, you will still be insulated from a property tax increase for that year only. The Property Tax Stabilization Act will be replaced by expanded property tax relief through the existing Property Tax Fairness Credit and Property Tax Deferral Programs. You can find information on these expanded benefits by contacting Maine Revenue Services, Property Tax Division at 624-5600 or send an email to prop.tax@maine.gov

BITS & PIECES

MAR BUSINESS OFFICE

REMINDER: 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, Sept. 4, 2023.....Labor Day
Monday, Oct. 9, 2023.....Indigenous People's Day
Thursday, Nov. 23, 2023.....Thanksgiving

MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

August 30, 2023
September 29, 2023
October 30, 2023
November 29, 2023

WINDFALL ELIMINATION PROVISION (WEP) AND GOVERNMENT PENSION OFFSET (GPO)

Legislation has been reintroduced to change the WEP. **H.R. 4260: To amend Title II of the Social Security Act to provide an equitable Social Security formula for individuals with noncovered employment and to provide relief for individuals currently affected by the Windfall Elimination Provision.** The bill's sponsor is Rep. Richard Neal of Massachusetts. This bill is in the first stage of the legislative process. It was introduced into Congress on June 21, 2023. It will be considered by the House Ways and Means Committee next before the bill is possibly sent on to the full House or Senate. To check on the status you can go to <https://www.congress.gov/bill/118th-congress/house-bill/4260> Both of Maine's Congressional Representatives have already signed on as co-sponsors.

What does full retirement age mean for Social Security?

The age when you are entitled to 100% of your Social Security benefits, which are determined by your lifetime earnings.

LEARN ABOUT SOCIAL SECURITY (SS) PROGRAMS

The website has been redesigned at [SSA.gov](https://www.ssa.gov) to help you find what you need more easily.

Following are a few of those sites:

- You can open a personal my Social Security account to verify earnings, view your SS statement, get estimates, etc. at www.ssa.gov/myaccount
- SS news and updates can be viewed at <http://blog.ssa.gov>
- For answers to FAQs related to SS, you can go to www.ssa.gov/faq
- You can apply online for SS at www.ssa.gov/retirement
- You can also apply online for disability benefits at www.ssa.gov/benefits/disability
- Sign up for Medicare at www.ssa.gov/medicare/sign-up
- To report fraud and scams go to www.ssa.gov/fraud

VOLUNTEER OPPORTUNITIES

Literacy Volunteers of Kennebec (LVK) is looking for individuals who are interested in making a foundational difference in their community. Imagine having difficulty reading, understanding finances, being new to the community and learning English, or struggling with technology to apply for a job/benefit online, using email, or participating in telehealth options. By meeting one-on-one with a learner, once a week for an hour, you can help them learn by using your skills in teaching, finance, technology, and languages. LVK provides training resources and support. Our next training session will be late September/early October – 3 sessions via Zoom. If you are interested, call Executive Director, Virginia Marriner, at 207-626-3440, or email at info@lva-augusta.org or visit our website at www.lva-augusta.org. LVK covers only Kennebec County, however, there are Literacy Volunteer programs statewide – check 211 to find a program near you. Additionally, LVK's Board of Directors is looking for persons who would like to have an impact and a role in the operations and strategic planning of the organization. Please email or call today to volunteer.

SpiritCorps—is an in-class, statewide program that asks 7th-10th grade students to reflect on a personal moment of Courage, Conscience or Compassion, craft the moment into a story and then share their story with classmates through a 3-4 minute video. Results have shown the program to have a positive impact not only on academic skills, but also on student self-efficacy, character and relationships with peers.

During the program, students build to their video presentations by first pitching their story, then writing a first, second and final draft. Students are supported by their teacher, a classmate story partner and, most crucially, an adult volunteer Story Coach, who delivers written feedback to their students. Story Coaches are asked to work with four students in any given three-week engagement. This equates to about four hours of volunteer time, done asynchronously from the comfort of your home.

The fundamental job of the Story Coach is to meet the students encourage them to dig deeper into their stories, while reinforcing the notion that their stories are worth our attention. Story Coaches do not have to be great writers themselves, one just needs a feel for a good story and a commitment to advance the lives of young people. To learn more about SpiritCorps please watch this brief video:

[Introducing SpiritCorps](#). If you are interested in this volunteer opportunity, please contact Christina O'Neal, coneal@spiritseries.org or Kent Pierce, kpierce@spiritseries.org.

HEALTH INSURANCE NEWS

State Retirees: Aetna Vision Preferred (AVP) is the new State of Maine Vision Plan. The AVP plan is for state retirees only. Educators and municipal retirees will stay with their current vision plans. AVP became effective for State retirees on July 1, 2023. If you were enrolled as a member of the Anthem Blue Vision Plan as a State retiree, then you were automatically enrolled with AVP. You should have received a letter (s) with a copy of the Summary of Benefits from Aetna. For questions on plan benefits, locating a participating provider, etc. call Aetna Vision Customer Service at 877-973-3283.

Educator Retirees: The new contract year with Anthem Medicare Preferred (PPO) With Senior Rx Plus started July 1, 2023. The contract year runs from July 1st to June 30th. Anthem mailed several pieces of information to you relative to continuation of plan benefits. The Trustees of the Maine Education Association Benefits Trust (MEABT) negotiates with Anthem to provide plan benefits. Contact MEABT at 35 Community Drive, Augusta, ME by calling 622-4418.

Municipal Retirees: The Maine Municipal Employees Health Trust was founded in 1983 and will be celebrating their 40th year anniversary throughout 2023.

Initially, you will notice a transition to a new logo and fresh rebranding in the coming months.

However, your insurance benefits in the Health Trust Retiree Group Companion Plan have not changed. Contact the Health Trust at 60 Community Drive, Augusta, ME at 1-800-852-8300.

Good news: Anthem and Covenant Health reached a two year agreement. This means that Covenant Health facilities and physicians with St. Mary's Regional Medical Center; St. Joseph Hospital; St. Mary's d'Youville Pavilion; Home Health and Hospice of St. Joseph; and St. Joseph Ambulatory Care/St. Infusion Center will remain in Anthem's network.

Find and Compare Nursing Homes: At Medicare.gov find and compare nursing homes in your area. You can also check out the nursing home's five-star quality ratings; view quality measures or specific areas of care; personalize the results by filtering options including inspection results, location, number of beds, etc.



MAINE STATE RETIREMENT

MainePERS to Launch Member Portal in Fall 2023

MainePERS is planning to launch a secure online Member Portal as soon as fall 2023 for active and retired members that will offer convenient access to their MainePERS account information.

This online portal will be rolled out in phases over a period of months. Additional details, including how to login, will be provided as each phased grouping is invited to participate.

In July, representatives of the Maine Association of Retirees previewed a test version of the Member Portal, and MainePERS would like to extend a special thanks for their participation and feedback.

Providing members with secure access to their information is important to MainePERS, and multi-layered security features will safeguard the online portal and member data. This includes portal infrastructure security and cybersecurity monitoring, as well multi-factor authentication for user access. Additionally, certain transactions will be limited or require further identification as a precaution.

Participating in the Member Portal is optional. Those who choose to create a user account will have access to the following:

The ability to see:

- For active members, the most recent and all available member account statements
- For retired members, recent and all available disbursements
- Current beneficiary elections for all applicable benefits (pension, Group Life Insurance)

The ability to access, download, and print certain documents from January 2018 forward, which MainePERS has received from the member, has sent to the member, or otherwise has on-file in the member's account, such as:

- Advice of Deposit Detail
- Refund Application;
- Retirement Application
- W-4P/W-4R (Tax Withholding Forms)
- Member Statements
- 1099 Tax Forms
- Group Life Insurance Application
- Preliminary Benefit Letter
- Benefit Estimates
- Notice of Retirement
- Final Benefit Letter
- Service Credit Purchase - Cost Statements
- Service Credit Purchase Informational Letters
- Refund Statements
- Benefit Verifications
- Beneficiary Updates
- Pre-retirement Death Benefits Selection Forms

The ability to update:

- Physical Address; Email Address
- Phone Number; Gender

The ability to access:

- Forms and Handbooks.
- The mainepers.org website and its services and additional information

Nearly every service that will be available through the Member Portal currently requires a phone call or an exchange of correspondence with MainePERS to receive information or complete a transaction. The online portal will provide 24/7 access to a member's own account information at an individual's convenience.

Summer Brings Changes to MAR IT!*by Brent Wadleigh*

Hi everyone, I'm Brent! You may have met me already either in person at the office, or at the Annual Meeting this year. I am the new IT coordinator here at MAR. I currently attend classes at UMA, majoring in cybersecurity! It is a pleasure to be working at MAR and for all of you.

I am quite the 'computer whiz' and can help with almost everything related! I will be available from 8:30am-2:00pm Monday thru Thursday.

If the problem is big or small, I am here to help. You can call MAR, send me an email, or just drop off a piece of equipment with a note, and I will get the job done!

MAR Membership Dues After a very thorough budget review taking into account MAR's income and escalating operating costs, the Board of Directors decided to increase membership dues. As we all know, costs for electric, oil, postage, taxes property maintenance, etc. continue to rise. The new fiscal year budget does not include any additional staff or salary increases.

In order to give members ample notice, the dues adjustment will not start until January 1, 2024. There will be an increase of \$1 per month for MAR members who have an automatic deduction taken from their MainePERS pension. This means that you will see \$1 less at the end of January 2024 in your pension advice. For Annual Pay members, the new amount is \$40 and will be effective on 7/1/2024. There has not been an increase in dues since 2018. Increasing dues from \$2 to \$3 monthly is realistic in order for MAR to meet expenses and provide continued valued services to members.

How do you make Old Fashion Lemonade.

6 cups water, 2 cups lemon juice, 1 cup sugar, ice cubes, lemon slices if desired.



280 Maine Avenue
Farmingdale, Maine 04344

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MESSAGE FROM THE PRESIDENT

“Summertime, and the living easy, fish are jumpin’ and the cotton is high...” Remember these few lines from George Gershwin’s “Porgy and Bess?” Try this: Summertime, and the living is easy, strawberries ripen and the Legislature’s passin’ by! Tom Record will tell you more, but retiree benefits were high on many agendas, all but one—an increase in the pension reduction—died on the Special Appropriation’s Table. But, let’s turn away from such worldly things and turn our thoughts to our favorite summer memories. Maybe a trip with your parents to an exotic place, like Florida before Disney World, or summer camp in Maine with strangers then but friends now with whom you have kept in touch over the years. For me, it is summers with my grandparents who owned a log cabin on a lake in New Jersey. Living on a lake can at times seem to be a place far away, like life on

The Lake Isle of Innisfree

I will arise and go now, and go to Innisfree,
And a small cabin build there, of clay and
wattles made;
Nine bean-rows will I have there, a hive for the
honey-bee,
And live alone in the bee-loud glade.
And I shall have some peace there, for peace
comes dropping slow,
Dropping from the veils of the morning to
where the cricket sings;
There midnight’s all a glimmer, and noon a
purple glow,
And evening full of the linnet’s wings.
I will arise and go now, for always night and day
I hear lake water lapping with low sounds by the
shore;
While I stand on the roadway, or on the pave-
ments grey,
I hear it in the deep heart’s core.

(William Butler Yeats) *Bill Laubenstein*

THINK SUMMER!