



Leading the Way For Maine Retirees

MAR ANNUAL DENTAL OPEN ENROLLMENT—IMPORTANT NEWS!

NOW THROUGH JANUARY 31, 2024

MAR listened to our members and you now have a choice for three different dental plan options. The new Platinum Plan provides insurance coverage for Orthodontia and Implants.



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.

NOTE: If you already are enrolled in either the Low or High Option Dental Plan, you will be automatically re-enrolled in the same plan beginning Feb. 1, 2024 – Jan. 31, 2025. To enroll in the Platinum Plan effective Feb. 1, 2024, contact MAR at (207) 582-1960 or in writing.

<u>Low Option Plan</u>	<u>High Option Plan</u>
\$750 No Increase To Maximum Benefits Amount remains at \$750 for policy year	\$1250 Ongoing Maximum Benefits increase \$100 each policy year due to receipt of preventive services to \$1650 limit
Policy Year Deductible \$ 50 Individual \$ 150 Family	Policy Year Deductible \$ 50 Individual \$ 150 Family
Benefit Highlights Class I – Diagnostic & Preventive Class II – Basic Restorative Class III – Major Restorative	Benefit Highlights Class I – Diagnostic & Preventive Class II – Basic Restorative Class III – Major Restorative
Monthly Rates Starting Feb. 1, 2024 \$ 41.23 One Person \$ 75.13 Two Persons \$ 118.30 Three or More Persons	Monthly Rates Starting Feb. 1, 2024 \$ 54.91 One Person \$ 100.06 Two Persons \$ 157.56 Three or More Persons

The costs for monthly dental premiums increased by 3.47% for the Low and High Option Plans. There have been no premium increases for these plans since 2018. The monthly dental premium is deducted from your MainePERS pension.

MAR UPDATE – Fall 2023

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Platinum Plan

\$2000 No Increase to Maximum Benefits
Amount remains at \$2000 for each policy year

Policy Year Deductible

\$ 50 Individual
\$ 150 Family

Benefits Highlights

Class I – Diagnostic & Preventive
Class II – Basic Restorative
Class III – Major Restorative
Class IV – Orthodontia
Class IX – Implants

Monthly Rates Starting Feb. 1, 2024

\$ 68.86 One Person
\$ 125.48 Two Persons
\$ 197.58 Three or More Persons

Waiting periods: No waiting periods for any covered dental services. Additionally, if you already have another dental insurance plan, there can be coordination of benefits when a person is covered by more than one dental plan. This allows two insurance carriers to determine their share of the cost for the covered services.

When you enroll for dental coverage in any of MAR's dental insurance plans with Cigna, you are automatically eligible for Cigna's Healthy Rewards Program. You can find more information about Healthy Rewards at <https://ajg.cignatrustedadvisor.com/value-added-programs/healthy-rewards-program.html> or at www.mycigna.com.

Also, 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, etc. 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> or call 1-800-CIGNA-24.

Purpose of Open Enrollment:

Annually during open enrollment held now through January 31, 2024, you may make changes to your dental insurance plan such as adding/dropping or

cancelling dental coverage. Enrollment/plan changes require you to complete/return to MAR a Dental Enrollment/Change Form. If you want to cancel your plan, you must make your request in writing to MAR before January 31, 2024.

After January 31st, you cannot cancel coverage or make any other plan change without a "Qualifying Event." You are enrolled in MAR's group dental plan and enrollment is for the full plan year **from February 1, 2024 – January 31, 2025.**

What is a qualifying event? 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 at (207) 582-1960 or 1(800) 535-6555, email: MAR@maineretirees.org or stop by MAR's office.

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.** If you receive services from a Non-Network dentist, MAR urges you to ask your dentist to join Cigna's dental network.

ANNUAL MEMBERSHIP DRIVE WITH INCENTIVE!

MAR is reaching out to our members to help us increase total membership by 10% before March 1, 2024. MAR currently has over 12,000 members.

MAR's Member Referral Program will give you a \$50 Hannaford gift card for referring 5 public service retirees who become new members. Again, the goal is to add new members by March 1st.

Let colleagues know if they join MAR for one year, prior to March 1, 2024, they will receive the first 6 months membership free.

MAR is an active legislative advocate; publishes quarterly newsletters; offers group dental insurance; free IT services; many other statewide discounted benefits and answers questions on health and pension benefits and/or connects you to appropriate sources.

You can join by, email mar@maineretirees.org, call (207) 582-1960 or go online at www.maineretirees.org. MAR's membership fee is \$3 monthly automatically deducted by the Maine Public Employees Retirement System from retirees' pensions.

MAR invites new retirees to join an organization established in 1980 whose Mission is to protect and enhance the benefits of public service retirees.

MAINE STATE RETIREMENT SYSTEM

One-time Retroactive COLA Payment for Eligible Retirees in State-Sponsored Plans. This additional payment is retroactive to September 2022

The Maine State Government budget passed in July (Public Law Chapter 412, Part HHHHH) included a one-time Cost-of-Living Adjustment (COLA) payment for eligible retirees who receive monthly payments through State-sponsored retirement plans (state employees, teachers, judges, and legislators).

Eligible retirees will receive a payment equaling 3% of their yearly benefit for the period ending August 31, 2022 up to a maximum of 3% of the 2022 COLA base, \$24,186.25. The 3% does not apply to any benefit received in excess of this COLA base amount.

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.

This law became effective in late October, therefore the additional one-time payment will be part of the retiree payroll processed in November. It may appear as a separate payment and retirees may receive an advice of deposit specific to this one-time payment.

SOCIAL SECURITY COLA

Social Security recipients will get a 3.2% increase in their monthly payments for 2024. This marks a big drop from 2023 increase of 8.7% reflecting a considerable cooldown of inflation over the past 12 months. The COLA is based on changes in the Consumer Price Index. Starting in January, the average monthly benefit will increase by \$59 according to the Social Security Administration.

MAINE STATE LEGISLATURE

The Second Regular Session of the Maine Legislature will be convening in January 2024. MAR will be following 13 carryover bills from last spring of specific interest to members as well as any new bills that are brought forward. MAR expects to continue to collaborate with MEA-Retired and MSEA on several bills of joint interest to our membership. Issues of primary focus will be the Cost-of-Living Adjustment (COLA) on retirement benefits and health insurance costs.

It is expected that expansion of the present Medicare Savings Program in the Governor's Supplemental Budget should help to reduce the cost to the State of

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. This carryover bill is strongly supported by MAR.

A "takeaway" from recent MAR Regional Meetings is the disappointment among our membership on the demise of the Property Tax Stabilization Act. As mentioned in the summer newsletter, the Stabilization Act will "sunset" after only one year. This means that your property taxes were frozen at prior levels for only the current property tax year. One of the most compelling criticisms was that those benefitting most under the program were seniors with the highest property values.

Fortunately, legislators on the Taxation Committee continued to recognize there are seniors who struggle to remain in their homes as property taxes in many areas continue to rise rapidly. To that end, legislators enhanced the existing Property Tax Fairness Credit to provide an increased benefit for seniors over 65 who have income of less than \$80,000 per year.

How will this work? Qualifying individuals will receive a credit against their state income tax liability for tax year starting January 1, 2024 (your spring 2025 returns). Generally, the higher one's property tax and the lower one's income, the greater the credit will be. Another advantage of the enhanced Property Tax Fairness Credit is it provides relief to people who rent. Forms and instructions will be available from Maine Revenue Services.

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

Another bill, HR5342, is the 6th proposal filed in 2023 that would either reform the WEP or fully repeal the WEP and GPO laws. The latest bill was filed by Congressman Jodey Arrington who chairs the House Budget Committee and is the leading Republican on the House Ways and Means Committee. HR5342 focuses only on the WEP and would provide current retirees impacted with a \$100 per month rebate to help restore part of the reduced benefits. This bill also creates a new Social Security benefit formula for all future retirees.

HR5342 is similar to previously filed HR4260. The level of attention being brought to these issues appears to be at an all-time high with the states impacted continuing to build congressional support. To check on the status of HR5342 go to <https://www.congress.gov/bill/118th-congress/house-bill/5342> At this site, you can also sign up to receive free bill tracking.

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.

MAR IS MOVING!

Our office will be moving to a different location in January 2024. The MAR office will be located at 157 Capitol Street in Augusta which is in very close proximity to the Maine State Public Employees Retirement System building. The new location can be easily accessed, there is ample parking and is handicapped accessible. We are looking forward to seeing more members at this building. So please stop in and meet MAR's staff.

UPCOMING SCHEDULED OFFICE CLOSINGS

Thursday, Nov. 23, 2023.....Thanksgiving
Monday, December 25, 2023.....Christmas
Monday, January 1, 2024.....New Years
Monday, January 15, 2024....Martin Luther King Jr. Day

MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

November 29, 2023
December 29, 2023
January 30, 2024

MAR's QUARTERLY NEWSLETTER

Subscribe to our electronic newsletter which will help MAR to reduce printing and mailing costs. When you receive the automated version, you can expect to get the newsletter earlier. The electronic copy has been redesigned to highlight contents. Contact MAR at 582-1960 or mar@maineretirees.org to get MAR's newsletter by e-mail in the new format..

REGIONAL MEETINGS

MAR's five Regional Meetings were held throughout the state during September and October. Guest speakers from Central Maine Power (CMP) and Versant Power gave very informative Power Point presentations which you can view on MAR's website www.maineretirees.org Following are some specific tools which can help you with your accounts.

The tools are available at <https://wwwcmpco.com> where you can set up a free online account, known as **MyAccount**.

Examples include: **eBill** which allows you to receive your bills electronically. Additionally, you can access up to 24 months of prior bills online. **eBill** can be combined with **AutoPay** using your checking or savings account.

CMP has two Alerts services - one for outages and another for usage. Outage alerts will notify you when smart meters detect an outage, an estimated restoration time is determined, when power is restored and cause of the outage. You can receive alerts via text, email or phone call and even have alerts sent to multiple people. You can set your preferences within **MYAccount**.

Usage alerts send you a weekly update on how much power you've used and the estimated cost. If you are away from home, this can quickly alert you to unexpected usage. Sign up at <https://wwwcmpco.com> or call 800-750-4000.

MEDICARE

Unfortunately, the cost for Medicare Part B is expected to increase starting January 1, 2024 mainly due to projected growth in health care spending. The present standard monthly cost is \$164.90 and will increase to \$174.70 reflecting a change of \$9.80. However, there are significant changes occurring next spring to the Medicare Savings Program to assist with Part B premium payments.

Social Security Medicare Savings Programs are federally funded programs administered by each individual state. These programs are designed to help people who meet income guidelines to pay some or all of their **Medicare Part B premiums**, as well as **deductibles, coinsurance, and copayments**. **There is no estate recovery with the Medicare Savings Program.**

In the spring of 2024, the State of Maine is increasing the amount of gross monthly income you may have and disregarding all assets, including liquid assets such as cash on hand, savings accounts, etc. to determine eligibility when applying for the Medicare Savings Program.

To apply for Maine's Medicare Savings Program:

You can apply online at: www.Maine.gov/MyMaineConnection or contact the Office of Family Independence 1-855-797-4357. Additionally, Consumers for Affordable Health Care at 1-800-965-7476 can assist you in determining if you meet the eligibility guidelines.

AARP TAX AIDES

Tax-Aides offer free tax assistance to people 50 years of age and older, to people with disabilities and individuals/families generally earning \$60,000 or less. AARP provides training and schedules are flexible. You do not need to be an AARP member to volunteer!

Volunteers are needed to work as:

Client Facilitators: Greet taxpayers and help organize their paperwork.

Tax Counselors: Prepare/file taxpayers' returns online. We provide training, computers, and software.

Other roles: Schedule appointments or help with training and technology.

To learn more and apply for a Tax-Aide volunteer position, visit <https://www.aarp.org/volunteer/programs/tax-aide/>. A Maine Tax-Aide Leader will contact you to discuss volunteer opportunities in your community. If you have more questions, send an email to patw.taxaide.me@gmail.com.

MAINE-LY HARMONY is an a cappella women's chorus which sings four-part harmony in the barbershop style. Its members hail from several counties around the state. We have been honored to open the legislative session at the State House in Augusta with the National Anthem and have helped numerous organizations to fundraise and contribute to special events such as Senior Spectrum's Lifestyle Expo and the Veterans Administration's 911 commemorative services. Maine-ly Harmony provides musical programs for residents of retirement, veterans, and nursing homes throughout the state.

Nothing lifts your spirits like singing great songs and hearing beautiful four-part harmony. We invite woman of all ages to join us at Wednesday evening rehearsals at the Randolph United Methodist Church, 16 Asbury Street in Randolph, ME at 6:30 p.m. For more information, contact Martha Tait at (207) 549-5123 mtait64@yahoo.com or Jenny Clair at (207) 441-2816 jjaclair@gmail.com.



NAEP is hiring: In-school data collectors are needed for national assessments at 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 .

by Brent Wadleigh

SCAMS



Scams targeting our retiree population in Maine has become a prevalent and concerning issue in recent years with several deceptive tactics being used lately. Antivirus scams, for instance, often involve fraudsters posing as tech-support agents who convince seniors to purchase unnecessary software or services to "fix" non-existent computer issues. If you ever get an email about a computer infection, or a call from any antivirus company, it is a SCAM! There are many free antivirus software programs available for download. Some of them are the best around such as Bitdefender and Avast.

Meanwhile, pop-up scams frequently impersonate reputable companies like Microsoft. These scams show intimidating messages to manipulate people into calling fraudulent helplines or disclosing sensitive information to the "support agents." Please remember that Microsoft will **never** ask you to call them or call you.

Additionally, USPS fraudulent text messages have been making their rounds in Maine once again. These texts specifically are hard to spot as being a scam as they send convincing text messages claiming to be from the United States Postal Service. However, the fraudsters request payments for missed deliveries or customs fees. Please note that USPS will never text you and you should never give out your information to an unverified third party.

Lastly, Facebook grant scams are at it again. This one is especially tricky as the scammers impersonate someone you know on Facebook and try to get you to sign up for a grant program. The catch is **you** have to pay money to receive it. Please be on a diligent lookout for this one and call your friends if you ever get a suspicious message from "them" on Facebook.

If you are ever unsure about a message or email you received, please either call or send me an email at bwadleigh@maineretirees.org. Stay safe MAR members!

MAINE UNITS OF MEASURE

"Right next door"= 1-2 Miles
 "Right up the road"= 5-10 miles
 "A couple of miles"= 10-20 miles
 "Up North"= 15-100 miles
 "Not too far"= 20-50 minutes
 "A little ways"= 1 hour
 "A pretty good haul"= 2+ hours
 "Drive down there"= literally any direction



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MESSAGE FROM THE PRESIDENT



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“HAVE HOPE”

I struggled this month for the right message at a time when there is war in Ukraine, war in the Middle East and gun violence has come to Maine. Nevertheless, we should not despair, we have so much to be thankful for and we always have hope, for: “Hope springs eternal in the human breast: Man never is, but always to be blest.” (Alexander Pope). So, we must pray for the end of gun violence, pray for peace and keep hope alive. I leave you with this poem by Emily Dickinson.

Bill Laubenstein

“HOPE” is the thing with feathers

By Emily Dickinson

Hope is the thing with feathers -
That perches in the soul -
And sings the tune without the words -
And never stops - at all -

And sweetest - In the Gale - is heard -
And sore must be the storm -
That could abash the little Bird -
That kept so many warm -

I’ve heard it in the chilliest land -
And on the strangest Sea -
Yet - in Extremity,
It asked a crumb - of me.

THINK FALL!