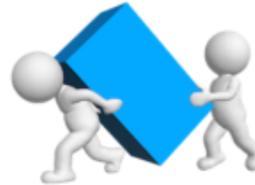




Leading the Way For Maine Retirees

MAR'S NEW LOCATION 157 CAPITOL STREET, SUITE 4 AUGUSTA, ME 04330



The Maine Association of Retirees (MAR) recently moved to 157 Capitol Street, Suite 4, Augusta, ME to provide improved access and enhanced services for public service retirees.

To find us, look for MAR in the large light gray/white building going up Capitol Street on the right-hand side just beyond the Maine Public Employees Retirement System (MainePERS). If using I-95 north, take Exit 109 bearing right onto Western Ave. Turn right at light across from the Augusta Armory. Stay on Armory/Capitol Street for about ½ mile. You will then arrive at MAR on the left. If using I-95 south, take Exit 109A bearing right onto Western Avenue, etc.

MAR's phone numbers 207-582-1960; 1-800-535-6555; and fax number 207-707-1722 are not changing.

We invite you to stop by MAR's new location where there is plenty of parking space. Meet the staff and personally access multiple benefits as a MAR member.

FREE TAX PREPARATION SERVICES

AARP Foundation Tax-Aide offers free federal and state income tax preparation to qualifying individuals. Returns are prepared by Internal Revenue Service-certified volunteers. Tax-Aide Counselors will help individuals navigate the 2023 U.S. federal and Maine income tax returns. You do not need to be an AARP member to use this service.

Assistance is available by appointment only at locations throughout the State of Maine. Most Tax-Aide sites will be open between February 1 and April 15, 2024. AARP Foundation's Tax-Aide Site Locator Tool can help you find a site near you. Click the link below to access the tool:

https://www.aarp.org/money/taxes/aarp_taxaide/locations.html

To use the site locator, enter your zip code and a distance (in miles) from that zip code. The locator will provide a list of Tax-Aide sites, and includes each site's days and hours of operation, as well as information to make an appointment.

Another organization offering free tax preparation is CASH Maine. This is a statewide collaboration for households with a combined income of less than \$64,000. They have volunteers who are trained to prepare and file your federal and state taxes for free. To contact CASH Maine go to:

<https://www.cashmaine.org/free-tax-prep/>

MAR UPDATE – Winter 2024

Maine Association of Retirees, Inc.
157 Capitol Street, Suite 4
Augusta, ME 04330

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

WEBSITE:

www.maineretirees.org

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MEDICARE SAVINGS PROGRAM

If you are age 65+ and have medical insurance, you are required to have Medicare Part B. The present cost of Part B is \$174.90 monthly or \$2,098 annual. If you are eligible for Social Security, then the monthly Part B premium is deducted from your Social Security amount. If you do not receive Social Security, then you are billed (usually quarterly) for Part B. This is an additional cost that many retirees did not realize they would incur.

The Medicare Savings Program (MSP) helps to cover Medicare costs including paying for Part B premiums and due to recently passed legislation there are significant changes to this Program.

- As of January 2024, assets are no longer counted towards determining eligibility for the MSP. Examples include savings account, additional property other than your home, stocks/and bonds, etc.
- There is no estate recovery associated with MSP. No claim will be made if the only benefit you get is MSP.
- In 2024, the monthly income limits are changing which means that people who previously did not qualify may now be eligible to receive benefits from this Program. Look for more information on income changes in MAR’s next newsletter.

MSP has three tiers with different levels of coverage.

- Qualified Medicare Beneficiary (QMB)
- Specified Low-Income Medicare Beneficiary (SLMB)
- Qualifying Individual (QI)

Following are the present monthly income limits which will be raised in 2024:

	Single	Couple
QMB	\$1,883	\$2,555
SLMB	\$2,134	\$2,896
QI	\$2,322	\$3,152

NOTE: If you qualify for any one of the three tiers, MSP will pay for your Medicare Part B premium.

To get an online application go to: <https://www.maine.gov/dhhs/ofi/applications-forms> and click on MaineCare applications or you may create an account at www.mymaineconnection.gov .

Call 1-855-797-4357 or visit your local Office for Family Independence. Office locations can be found at <https://www.maine.gov/dhhs/about/contact/offices>.

If you need assistance completing the application or have questions, you may contact Consumers for Affordable Health Care, Maine’s Consumer Assistance Program at 1-800-965-7476.

MAINE STATE LEGISLATURE

The Second Regular Session of the 131st Maine Legislature is in “full swing.” MAR’s focus is on carryover bills from last spring.

MAR members continue to express concern in legislation regarding retirement benefits. We seek to restore the cost-of-living adjustment (COLA) provisions in Maine law to what they were prior to the 2011 benefit cuts. LD 70, An Act to Raise the Cap on Retirement Benefits for State Employees and Teachers to Which a Cost-of-living Adjustment is Made and LD 1096, An Act to Help Retired Teachers and State Employees Keep Pace with Inflation by Matching the Cost-of-living Adjustment for Social Security Benefits are carry over bills sponsored by Representative Dodge of Belfast. The bills are very expensive and are required to follow Article IX, Section 18-A of the Maine Constitution. This constitutional provision prohibits the creation of new unfunded actuarial liabilities for the Maine Public Employees Retirement System (MainePERS) except those arising from experience losses. This means any additions to retirement benefits needs to be fully funded when enacted, not only for the current year but for future years as well. No action has been taken this year on LDs 70 or 1096 and discussions are ongoing.

In early January, MAR urged members through an email blast to write to Governor Mills and their local legislators to support LD 70. A big thank you to members who did so.

Following last year’s sunset of the Property Tax Stabilization Act, matters are relatively quiet regarding property tax laws relating to senior citizens. The one bill making some progress is LD 1345, An Act to Permit Municipalities to Establish by Ordinance a Program for Partial Deferral of Property Taxes for Seniors. This bill is sponsored by Representative Moriarty of Cumberland and would allow local municipalities to establish their own property tax stabilization programs for residents. LD 1345 is currently before the Taxation Committee and has received a preliminary majority vote of Ought to Pass as Amended, pending review of final language of a technical amendment.

One result of the former Property Tax Stabilization Act was its cost to the State during the one year of operation. The Act promised municipalities would receive State reimbursement for 100% of the property taxes not paid by senior citizens, previously allocated funds only allowed for reimbursement of 56%. Allocation of additional funds to address the shortfall to municipalities is being considered in this year’s budget.



MainePERS LAUNCHES MEMBER PORTAL

Access now available from MainePERS Website

MainePERS members and retirees may now register for and access the **new online Member Portal** directly from the MainePERS website. Since the phased launch that began in October more than 11,000 individuals have accessed their portal account. With the phased portion of the launch completed, information about the portal and how to register is now available on the Member Portal webpage:

www.maineper.org/memberportal.

For those who are already registered easy access to the Member Portal Login is now provided at the top of the MainePERS homepage www.maineper.org.

Not yet registered? Member Portal registration instructions are available to help at www.maineper.org/memberportal and additional assistance is available at 207-512-3100.

While participation in the portal is optional, registering provides secure and convenient access to MainePERS account information, including access to download and print tax documentation such as your 1099R and review beneficiary selections. It is also a convenient way to update contact information, which has been one of the most popular features.

Providing secure access to member information is important, so multifactor authentication (MFA) is required for user registration and login. As part of that authentication process, access to a cellular or land-line telephone and/or email address is required to receive a unique verification code that will be entered online for a successful authentication and secure log in to the portal. Visit www.maineper.org/memberportal for more information.

Members and retirees have asked for online account access in member satisfaction surveys and MainePERS is excited to offer this new service!

MAR JOIN'S MAINE COUNCIL ON AGING

In December MAR became a member of the Maine Council on Aging (MCOA), a broad, multi-disciplinary network of more than 135 organizations, businesses, municipalities, and older Mainers.

MCOA was established with a vision of creating

an age-positive Maine where we can all live healthy, engaged, and secure lives with choices and opportunities as we age in our homes and communities. We provide a strong network with opportunities for shaping aging policy and shared knowledge. MCOA is a cohesive voice for advocacy on initiatives on aging and shared learning that are moving Maine forward toward this vision with a goal of achieving an age-positive culture by 2034.

There are many ways for MAR Members to take advantage of our work and offerings!

Join one of our free webinars hosted by our education arm, the Tri-State Learning Collaborative on Aging (TSLCA). The TSLCA is designed to build collaborative, community networks that address the needs of older adults aging in their communities through free educational programming and networking. Check it out at www.agefriendly.community

Join our weekly Legislative calls on Monday mornings during the legislative session to keep track of what's happening in Augusta! Contact Jena Jones at jjones@mainecouncilonaging.org to sign up and learn how you could help us at the State House!

Our Power in Aging Project engages audiences from different sectors in direct conversations about age-bias, the impacts of ageism, and the benefits of living and working in an age-positive culture. We would be pleased to offer a free session at an affinity group or community gathering. Contact Maureen O'Connor at moconnor@mainecouncilonaging.org We are also always looking for facilitators of these conversations if you're interested in joining in the work!

The Leadership Exchange on Ageism (LEA) helps executive, business, policy, and community leaders see their role in ending ageism and provides tools to implement changes. This program is offered to Community Leaders as well – so if you're leading a community effort or serving on a town council and want to participate contact Jess Maurer at: jmaurer@mainecouncilonaging.org.

The Equity + Healthy Aging Initiative helps aging services providers and community volunteer organizations understand the social health needs of diverse older people in Maine, the barriers diverse older people face in meeting these needs, and to integrate these needs into MCOA's network of advocacy efforts. We also support a BIPOC Elders group and partner closely with LGBTQ Leaders on efforts to give voice to LGBTQ elders. Contact Kathy Vezina at kvezina@mainecouncilonaging.org

For more information about MCOA visit www.mainecouncilonaging.org.

BITS & PIECES

MAR BUSINESS OFFICE

REMINDER: 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, April 15, 2024.....Patriots Day
Monday, May 27, 2024.....Memorial Day

MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

February 28, 2024
March 29, 2024
April 29, 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.

ANNUAL MEETING

MAR's Annual Meeting will be held on Wednesday, May 22, 2024 from 9:00 am to 1:00 pm at the Augusta Civic Center. Please mark this date on your calendar to join us for an informative and enjoyable time. MAR's spring newsletter will provide detailed information on the agenda and registration process.

ESTATE RECOVERY

Maine's Estate Recovery Program has changed. If you, a family member or someone you know are not using services for a nursing home, assisted living, or receiving home care services under MaineCare, then estate recovery does not apply. The law was changed to affect only long-term care services covered by MaineCare. If you have questions, call:
Consumer Assistance Helpline under Consumers for Affordable Health Care at 1-800-965-7476.

BUREAU OF MOTOR VEHICLES (BMV)

Did you know that you can now schedule an appointment with BMV? Pre-scheduled appointments are available at all 13 BMV branches. Appointments can be scheduled for most BMV transactions except for CDL transfers or written/road examinations. To schedule an appointment go to www.bit.ly/MaineBMVappointments.

SOCIAL SECURITY

At www.ssa.gov you can access a number of online services. If you do not already have an account, signing up is free, easy and secure. A few examples include getting a copy of your SSA-1099 tax form, changing an address, setting up/changing direct deposit, viewing your SSA statement to name a few. You can obtain a free replacement Social Security card:

www.ssa.gov/number-card/replace-card. Social Security's website is a safe and secure way to do business online. It is also the quickest, easiest and most convenient way.

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

On September 5, 2023, the newest bill HR5342 which would change the calculation formula for the WEP, was referred to House Committee on Ways and Means by the House of Representatives. To date, no action has been taken by the Ways and Means Committee.

A previous bill HR4260 would also provide financial relief for individuals affected by the WEP. This bill has gained more traction relative to the number of cosponsors supporting it but, again, the bill sits in the Ways and Means Committee.

Continue to contact your congressional delegation to let them know the negative financial impact that the WEP and GPO has had on your lives as public service retirees. MAR will be reaching out to Maine's congressional delegation again.

REMINDER: PLEASE NOTIFY MAR OF ANY EMAIL CHANGES.

THINK WINTER!

What is dirty snow called?

Shit—Shit is an informal term for snow covered with dirt. Especially where strong winds pick up topsoil from uncovered farm fields and blow into nearby snowy areas. Also, dirty snow left over from plowing operations.

OPPORTUNITIES

MEALS ON WHEELS

Meals on Wheels primarily provides nutritious meals, a quick safety check and much-needed human connection to homebound seniors age 60 and over. Meals on Wheels is supplied to communities throughout Kennebec, Knox, Lincoln, Sagadahoc, Somerset, and Waldo Counties, plus the towns of Harpswell and Brunswick in Cumberland County. Volunteer drivers are always needed for this essential service. If interested, call Stacey Forkey at 207-620-1684 or email: volunteer@spectrumgenerations.org

AARP

The Greater Augusta AARP Chapter #511 is an affiliate of AARP and was incorporated in 1970. Members of the Chapter serve the Augusta area communities through volunteerism and raising funds for senior citizens and other non-profit programs in the area. The Chapter welcomes new members. Annual dues are \$7. Monthly membership meetings take place at 10:00 am on the 4th Wednesday of the months March through October and the 2nd Wednesday of November and December at the Cohen Community Center, 22 Town Farm Road, Hallowell, ME. Meetings include a speaker on a topic of interest to seniors. After each meeting, a luncheon is provided by the Cohen Community Center for \$5.00.

DENTAL OPEN ENROLLMENT HAS ENDED

MAR's Cigna Group Dental Plan year is from February 1, 2024 through January 31, 2025. This means that our annual dental open enrollment ended January 31st. 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 subscribers and dependents enrolled in one of MAR's three 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, expiration of COBRA, or other dental insurance coverage.

UNIVERSITY OF MAINE

Senior College (UMASC): Jewel of a Resource

"I like the diversity of courses and faculty of the UMASC. It is a jewel of a resource. Thank you for this program." UMASC student feedback, '23

UMA Senior College offers exciting, intellectually stimulating non-credit courses and provides a

range of exciting learning opportunities for adults over 50. No grades, no tests, no stress! And all classes are free with UMASC the annual membership fee of \$25.

Over 20 classes are offered every spring and fall semester in subjects that include history, art, geology, classic films, intuition and metaphysics, languages, and architecture. Just to name a few!

A typical course will be held once a week for 8 weeks. UMASC also offers a variety of shorter courses. Class formats include in-person, Zoom, and hybrid options.

Registration for the 2024 spring classes will open on Monday, March 4th at noon. Check the UMASC website for a complete listing of classes: UMASC.org

by Brent Wadleigh ENSURING PRIVACY



Have you ever had an ad for something that seemed way too specific or tailored for you? It is very easy to shop online and carry out your daily activities on your phone, tablet, or PC. But did you know almost every website is tracking what you do, where you visit, and what you are looking for on their website? This data is shared with mutual advertisers, sometimes with data you might not want shared!

There are several steps you can take to protect yourself from online tracking and protect your privacy:

The first is a VPN. A VPN hides your actual location from websites. A VPN also ensures an encrypted communication channel, this means your internet provider cannot even see what you are doing! A great VPN to consider is NordVPN, which is available for smartphones and computers.

The next is to get an 'anti-tracking' privacy program, such as uBlock Origin. This program can be added for free on all your web browsers and blocks all hidden trackers, ads, and even malicious sites! To find NordVPN or uBlock Origin, just search with your browser.

Lastly, a privacy-centered browser and search engine should be used such as Firefox, or Brave, and DuckDuckGo for the search engine. A combination of these tips will ensure your online safety and privacy guaranteed.

If you have questions, please call or send me an email: bwadleigh@maineretirees.org. Stay safe everyone!



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Augusta, Maine 04330

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MESSAGE FROM THE PRESIDENT

President's Message

“Do not withhold good from those to whom it is due, when it is in your power to do it.”

Proverbs 3:27

My message this winter is one of celebration and thanks for all the good that our Executive Director, Diane Bailey, and the MAR staff do for every member of MAR. Hence, the above quote from the Book of Proverbs. Daily Diane, Julie, Brenda, Kim, Jeanette, Patty and Brent talk to members, answering questions about the dental plan, retirement benefits, health care benefits, social security and, last but not least, working to solve your problems with your PC, your laptop and phone.

The office also receives inquiries by email and takes time to respond no matter the question. What a great team is working for you. MAR sends out membership packets to new members, reminds members who do not pay dues monthly when their annual payment is due, mails packets to retirees leaving their dental plans and answers questions about the

benefits of MAR's Cigna dental plan. This has especially been the case with the new Platinum Dental Plan. Quarterly newsletters are the most vivid example of the good being done on behalf of members by the MAR staff.

MAR does not, however, operate in a vacuum. Diane is a member of the State Employee Health Commission and attends meetings of the Maine Council on Aging, organizations whose work directly affects public service retirees. MAR continues to build our relationship with the Maine Public Employee Retirement System, sharing information and advocating for retirees. MAR is working to increase membership with incentives and approaches to other organizations such as the Maine Retired Troopers Foundation.

MAR's move to a new office is an excellent time for members to visit and thank Diane and the staff for all the good work they do for you.

Bill Laubenstein

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