



Leading the Way For Maine Retirees



MAR ANNUAL DENTAL OPEN ENROLLMENT IMPORTANT NEWS!

NOW THROUGH JANUARY 31, 2025

Good oral health at all ages is important. Even if you have dentures, dental health is critical to whole-person health to help detect oral cancer early, find infections and prevent gum disease. You now have a choice for three different options – Low; High; and Platinum Plans.

- **The monthly dental premiums will remain the same for the next dental plan year from Feb. 1 – Dec. 31, 2025.**
- **In 2026, the dental plan year will be Jan. 1 – Dec. 31, 2026.**
- **The one-time Individual Policy Year Deductible is now \$75. There is no deductible for Class I services.**
- **The monthly dental premium is deducted from your MainePERS pension.**

NOTE: If you are enrolled in one of the following dental plans, you will be automatically re-enrolled in the same plan beginning February 1 – December 31, 2025 unless you contact MAR.

<u>Low Option Plan</u>	<u>High Option Plan</u>
\$750 <u>No Increase</u> To Maximum Benefits Amount remains at \$750 for policy year	\$1250 <u>Ongoing</u> Maximum Benefits increase \$100 each policy year due to receipt of preventive services to \$1650 limit
Policy Year Deductible \$ 75 Individual \$ 150 Family	Policy Year Deductible \$ 75 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, 2025 \$ 41.23 One Person \$ 75.13 Two Persons \$ 118.30 Three or More Persons	Monthly Rates Starting Feb. 1, 2025 \$ 54.91 One Person \$ 100.06 Two Persons \$ 157.56 Three or More Persons

MAR UPDATE – Fall 2024

Maine Association of Retirees, Inc.
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Monday-Thursday

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Platinum Plan
\$2000 No Increase to Maximum Benefits Amount remains at \$2000 for each policy year
Policy Year Deductible \$ 75 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 February 1, 2025 \$ 68.86 One Person \$ 125.48 Two Persons \$ 197.58 Three or More Persons

Waiting periods: There are 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> You may also find more information 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, 2025 you may make changes to your dental insurance plan such as adding/dropping dependents or cancelling dental coverage.

If you want to cancel your plan, you must make your request in writing to MAR before January 31, 2025. 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 **February 1, 2025 thru December 31, 2025.**

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.

Reminder: 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.

INSURANCE NEWS

AETNA VISION:

MAR continues to offer a voluntary, comprehensive, group priced vision insurance plan through Aetna. The Vision Plan provides discounts on frames, lenses, prescription sunglasses, contact lenses and more.

The monthly rates are: Retiree - \$4.86;
Retiree + 1 - \$7.78; Family - \$12.66

Premiums are automatically deducted from your MainePERS pension. If you are interested in applying for the Vision Plan, contact MAR for an Enrollment Application or apply at www.maineretirees.org

MEDICARE OPEN ENROLLMENT:

This event occurs annually starting October 15th – December 7th. Numerous insurance carriers who sell Medicare Advantage/Companion Plan products send advertising mailers, have TV and radio ads, etc. The advertising is targeted for all seniors age 65+. The open enrollment is held to provide an opportunity to compare insurance plans to decide which option is best.

Reminder – The majority of public service retirees are in group health insurance plans with either Aetna or Anthem. This means that the Medicare Open Enrollment is not applicable to you unless you decide to leave your group insurance plan. Additionally, if you or a dependent decides to leave, the person(s) may not be able to go back onto the group plan.

INFLATION REDUCTION ACT (IRA) of 2022

The national [Inflation Reduction Act](#) includes broad swaths of legislation targeting different sectors of the economy. A prominent provision related to medical benefits is:

An expansion of Medicare benefits to include free vaccines, insulin prices capped at \$35 a month, and a ceiling for prescription drug prices at \$4,000 in 2024 and \$2,000 in 2025. A summary of the IRA can be found at https://www.democrats.senate.gov/imo/media/doc/inflation_reduction_act_one_pages_summary.pdf For further information on the Act <https://home.treasury.gov/policy-issues/inflation-reduction-act>

MAR's REGIONAL MEETINGS

MAR held five Regional Meetings and four Informational Meetings across the State of Maine during the month of September. The meetings were well attended by both members and guests who enjoyed reconnecting and reminiscing. There were multiple prize drawings with delicious food served.

Representatives from the Public Utilities Commission (PUC) gave the keynote presentation through a very informative Power Point focusing on their regulatory responsibilities to Maine residents noting that the Maine Legislature dictates the scope of their activities. Additional emphasis was drawn to PUC's website <https://www.maine.gov/mpuc/home> The website provides important news, data, and information for consumers on how to file inquiries.

Meeting packets contained materials on MAR's budget, insurance news (including the Medicare Savings Program and Aetna Vision Plan), Social Security handout, and several other documents of interest. Per MAR's By-Laws, the following Regional Directors and Alternates were elected for a two-year term:

Region 2 – Marie Snowman, Director,
msbakernsnowman@gmail.com (813) 716-4402
Fran Day, Alternate,

Grannyfran65@gmail.com (207) 949-1141

Region 4 – Arthur Allard, Director,
allardarthur12@gmail.com (207) 784-5367

Charles Berube, Alternate,
chuckberube@myfairpoint.net (207) 782-5615

Region 5 – Barbara Weese, Alternate,
barbaraweese35@icloud.com (352) 408-6091

The meetings are held annually during the month of September in order for MAR staff and Officers to be able to connect personally with members on items of interest to retirees.

MAR's 2025 Spring newsletter will contain dates/locations and times. We look forward to seeing you at either the Annual or Regional meetings.

THE MAINE PUBLIC UTILITIES COMMISSION (PUC)

The PUC established by the Maine Legislature in 1913, has regulatory authority over approximately 430 electric, gas, telephone and water utilities in Maine.

The PUC's mission is to serve Maine by balancing access to safe and reliable utility services with rates that are just and reasonable for customers and public utilities, while minimizing energy costs and greenhouse gas emissions.

When it comes to electric utility regulation, the PUC primarily regulates the distribution component of the electric system, which are the local wires that bring electricity directly into Maine ratepayers' homes. The PUC regulates the rates and practices for operating the distribution system in Maine. The PUC does not regulate the rates for the transmission system, which are the large wires that connect Maine to the regional electricity grid. The PUC also does not have regulatory authority over energy supply, although it does set the "standard offer" price for energy in Maine on an annual basis.

The PUC operates much like a court – holding hearings and issuing legal decisions and orders. But the Commission also has the authority to initiate investigations and conduct rulemakings, often in response to legislative directives. The PUC has three Commissioners who are appointed by the Governor. It also has a professional staff of 77, including regulatory and financial analysts, engineers, lawyers, and consumer specialists.

Consumers may get involved in utility-related matters in the following ways:

- Engage with social media (Facebook and Twitter);
- Visit the website at www.Maine.gov/MPUC;
- Watch weekly deliberations online at www.Maine.gov/MPUC;
- File written comment or become an intervenor;
- Contact/file a complaint with the [Consumer Assistance and Safety Division](#);
- Attend a public witness hearing or presentation;
- Engage with intervenors, such as the Office of the Public Advocate or environmental groups;
- Attend hearings and work sessions of the Joint Standing Committee on Energy, Utilities, and Technology at the Maine Legislature.

Learn more about the PUC at www.Maine.gov/MPUC. Those in need of financial assistance with utility bills are encouraged to visit www.MaineElectricHelp.com

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

Thursday, November 28, 2024.....Thanksgiving
 Wednesday, December 25, 2024.....Christmas
 Wednesday, January 1, 2025....New Year's Day
 Monday, January 20, 2025..Martin Luther King Jr.

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.

CHANGE OF ADDRESS AND/OR EMAIL ADDRESS

Please let MAR know at 207-582-1960 or MAR@maineretirees.org of any change in your mailing or email address. MAR sends email blasts to members during Maine's legislative session to keep you up-to-date on bills affecting health care costs, taxes, cost-of-living adjustment, and other matters affecting retirees.

NEW MAR MEMBER BENEFITS

MARINERS HOCKEY GAME –DISCOUNTED TICKETS

If you and/or family member(s) enjoy hockey, click on the following link to purchase Maine Mariners discounted tickets for home games at the Cross Insurance Arena in Portland fevo-enterprise.com/group/MARSeasonLongMarinersTicketLink just press “Buy” on the game date and this will take you to a page where you can choose seats at either \$17 or \$21 each.

FUEL DSCOUNT:

Blanchard's Cash Fuel in Turner will provide MAR members with discount of 5cents off a gallon on heating oil and automatic refill is not required. Call 207-225-3588 to get the discount.

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

There are several different bills pending action – H.R.4583 and S.2280, Social Security 2100 Act which modifies the Social Security system, particularly with respect to benefit calculations, fund administration, and beneficiary resources; and H.R.82, the Social Security Fairness Act that eliminates the WEP and GPO.

There have been hearings in the US House Ways & Means Committee. As of November 12, 2024, in a 327-75 vote, the US House of Representatives passed the Social Security Fairness Act (H.R. 82), legislation that would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). The identical US Senate companion bill (S.597) has 62 bipartisan cosponsors which is enough for passage.

MAR continues to encourage you to contact your Congressional Senator and Representative for their support in making changes to the WEP and GPO.

OPPORTUNITIES

AARP FOUNDATION TAX-AIDE VOLUNTEER

The Maine Tax-Aide team is seeking volunteers to serve their community through the AARP Foundation's Tax-Aide Program. Tax-Aides focus on serving older adults with low to moderate income to help them secure qualifying tax refunds and credits on their federal and Maine state income tax returns.

During the 2024 tax season, 240 volunteers filed thousands of federal and state tax returns as well as Maine Property and Sales Tax Fairness credits. AARP Foundation Tax-Aide provides training and from the tax season February 1 to mid-April volunteer schedules are flexible. Volunteers do not need to be AARP members.

Volunteer positions needed:

Tax Counselors: Prepare and file taxpayers' returns online. Counselors are needed to meet the high demand for tax preparation – if you have done your own taxes, or have strong computer and people skills, you can help make a meaningful difference in the lives of vulnerable older adults in your community.

Client Facilitators: Greet taxpayers and help organize their paperwork at the tax site.

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

To learn more details about Tax-Aide volunteer roles and to apply on-line visit:

www.aarpfoundation.org/taxaidevolunteer For more information or questions on Tax-Aide volunteer opportunities in your community, contact the Maine Tax-Aide team at mainetaxaide@gmail.com, or call (207) 441-2784.

DISCOVER MAINE MAGAZINE Magazine Distributor Needed

Discover Maine Magazine is looking for a reliable person with a flexible schedule to distribute magazines.

OPPORTUNITIES CONTINUED

They publish 8 issues per year. Distribution requires being on the road for 2-3 weeks at a time throughout all parts of the state during the year.

We provide hotel/motel lodging, \$200 allowance per trip, company vehicle with EZ pass provided, and gas reimbursement. It can be a perfect opportunity for a retiree with a free schedule who enjoys driving and traveling the state. Compensation is payment per drop. For more information, contact 207-874-7720 or info@discovermainemagazine.com

VETERAN'S RESOURCES

On November 11th we honored veterans for their service and MAR believes it is fitting to remind those who served that the Maine Bureau of Veterans' Services has a variety of resources available at <https://www.maine.gov/veterans/index.html> This website can help you find answers about the state and federal benefits you earned for yourself and family.

Important Phone Numbers and Website Links:

- [Readjustment Counseling Service Combat Call Center: 1-877-927-8387](#)
- [Veterans Crisis Line: Dial 988 then Press 1](#)
- [Homeless Veterans: 1-877-424-3838](#)
- [Maine Military Members and Families Assistance Hotline: 1-888-365-9287](#)
- [MyVA411: 1-800-MyVA411 / 1-800-698-2411](#)
- [White House Veteran Complaint Line: 1-855-MyVA311 / 1-855-948-2311](#)
- [Women Veterans Call Center: 1-855-829-6636](#)
- [Non-VA Emergency Care Information 1-207-623-5390 1-207-623-8411 ext. 5523 \(after-hours\)](#)
- [Employment Resources: Career Centers 1-888-457-8883](#)



Download your 1099-R Form from the MainePERS Member Portal

In January of each year, MainePERS mails an Internal Revenue Service Form 1099-R to each person who received either a benefit payment or a refund of contributions in the prior calendar year.

For your convenience the form also may be accessed through the MainePERS Member Portal and should be posted to your account no later than January 31, 2025. You can locate your Form 1099-R by clicking on the Documents Tab and easily view the information or download the form.

Not yet registered for the Member Portal? You may register at www.maineper.org/member_portal. A handy guide is available to help with the process.

If you have not received your 1099-R in the mail by February 15th and do not have access to a computer and printer, please contact MainePERS at 207-512-3100 to request a duplicate copy.



Reserve Your Spot Now!
Scan the QR code



Join Solar is a leading provider in community solar development across Maine and we are proud to have partnered with the Maine Association of Retirees since December 2022. Our program is open to all renters and homeowners served by CMP and Versant, offering benefits like:

- Free and easy enrollment
- Save 15% on your energy bill
- Support clean, local energy
- Offsite solar, nothing installed on your home
- No commitment – cancel anytime

Community solar lets local residents participate in clean energy production with guaranteed savings and zero risk. By joining, you lower your electric bill costs while also supporting the environment.

The Net Energy Billing Program, subsidized by Maine taxpayers, appears as about \$8 in non-CMP or Versant costs on your monthly bill. Since you are already supporting the Program, why not benefit directly by enrolling with Join Solar? Enroll with Join Solar today and start saving!

To learn more or sign up, scan the QR code. For questions, please reach out to Join Solar representative Matt Dovenberg at (612) 346-6269 or Matt.Dovenberg@joinsolar.org Use promo code **"MAR"** when you register, and Join Solar will donate \$50 to the Maine Association of Retirees!



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MESSAGE FROM THE PRESIDENT

Renascence

BY EDNA ST. VINCENT MILLAY

All I could see from where I stood
Was three long mountains and a wood;
I turned and looked another way,
And saw three islands in a bay.
So with my eyes I traced the line
Of the horizon, thin and fine,
Straight around till I was come
Back to where I'd started from;
And all I saw from where I stood
Was three long mountains and a wood...

Dear Friends,

In searching for meaning in uncertain times, I thought I would try writing a letter. People my age (age 39, of course!) grew up without iPhones, laptops, email, Wikipedia, would write letters home to family when away at school, to friends or lovers when living apart. How often it is said that letter writing is a lost art. There is richness in letters, the love and devotion found in the letters of Robert and

Elizabeth Barrett Browning, the insights in the letters of Virginia Woolf and the honest truth in the letters of John Adams and Thomas Jefferson that brought these arch political foes to friendship late in life.

The letters we get today, unfortunately, are mostly of the business type—from Social Security about benefits, from your health insurer about changes in benefits, from your bank about new charges or changes in rate of interest and worse, the ominous letter from the IRS. All are letters we rather not open.

So, what possible connection can this have to the above poem - a poem that introduced Edna St. Vincent Millay to the literary world? I think this opening verse reads like a letter, a letter home to family or to a close friend. Those who know this poem know that she writes atop Mt. Battie. In fact, if you venture there, you will find the poem. Friends, read this newsletter message as a letter to you as we move into a new season and approach a new year of uncertainty.

Bill Laubenstein