



Spring Newsletter 2025

Leading the Way For Public Service Retirees

Maine Association of Retirees 2025 ANNUAL MEETING

The Annual Meeting is on Wednesday, May 21st in the auditorium at the Augusta Civic Center. Doors open at 8:00 am, and the meeting will run from 9:00 am – 1:30 pm. An interesting and enjoyable day is planned. Please see page 2 for more information regarding the Annual Meeting.

Speakers will include Kirk Mahoney and David Melville. Also, there will be a number of business vendors attending to provide you with a significant array of items and useful materials. The day will start with the Maine Association of Retirees (MAR) business-related information and updates.

Kirk F. Mohney is the Director of the Maine Historic Preservation Commission, where he has been employed since 1986. He serves as Maine's State Historic Preservation Officer. Prior to assuming his present duties in 2015, Kirk served as the Assistant Director for fourteen years, and before that he was the Coordinator of the National Register of Historic Places & Architectural Survey programs. A native of Western New York, he has degrees in history and historic preservation planning from the University of Rochester and Cornell University, respectively. He is the author of *Beautiful in All Its Details: The Architecture of Maine's Public Library Buildings, 1878-1942*, and the editor of *Along the Rails: A Survey of Maine's Historic Railroad Buildings*. Kirk also contributed a chapter to *Bold Vision: the development of the parks of Portland, Maine* (Greater Portland Landmarks, 1999), and chapters to *From Guiding Lights to Beacons for Business: The Many Lives of Maine's Lighthouses* (Historic New England 2012).



David Melville is a Maine author of *the 5 THINGS* designed to help anyone who seeks inner peace... A better life. David's writing is conversational and light... not too serious. We gotta have fun.

The *5 THINGS* is easy-to-read and is designed to be useful. Each Chapter includes "Actionables" or exercises you can try to experiment and understand the *5 THINGS*. David will provide the Maine Association of Retirees with an overview and some "Actionables," David graduated from the University of Maine at Orono in 1980 with a BA in Speech Communications and Public Relations. After a career at WCSH Channel 6 in Portland and as a national consultant with Jim Doyle and Associates, David has launched his second career: Sharing the *5 THINGS*. David lives in Portland with his partner Lisa. Together they raised six sons in and around Greater Portland.

*****FREE BOOK SWAP*****



Bring books for the Book
Exchange Table and pick up
New ones!!



MAR UPDATE – Spring 2025

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MAR ANNUAL MEETING

There will be drawings, a \$50 door prize, 50/50 raffle, and vendor basket drawings will be held throughout the day. Coffee, tea and breakfast pastries will be ready when you arrive with lunch at noon. Registration is \$10 per person. MAR members are encouraged to bring guests. **(If your guest is eligible to be a MAR member (receives a pension from MainePERS), then both of you will receive “free” registrations).** Mark your calendar! Wednesday, May 21st. Pre-registration and payment is encouraged by calling 582-1960 or emailing MAR at mar@maineretirees.org

NOTE: Pre-registration including receipt of payment is due by no later than Wednesday, May 14th. The Augusta Civic Center needs to know in advance the number of people who will be attending to ensure adequate seating and lunch capacity. Cost at the door is \$15 per person-**cash only**.

LEGISLATIVE NEWS

As of April 8th, there have been 1,486 bills introduced and several hundred more are expected. The overwhelming theme of bills of interest to MAR members is that State money is very tight for any proposed enhancements to retiree benefits this year. There are pending bills in three general subject areas in which MAR is actively advocating for our members.

Cost-of-Living Adjustments (COLAs)

- ◆ LD 900, An Act to Protect State Retiree Pensions from Inflation sponsored by Sen. Joseph Baldacci, proposes specific increases in both the maximum interest rate and COLA index base.
- ◆ LD 1003, An Act Establishing the Retirement Benefit Improvement Fund sponsored by Rep. Jan Dodge, proposes prioritization of any State surplus in future years to be applied toward the restoration of public service retirees previously reduced retirement benefits.
- ◆ LD 1021, An Act to Remove Certain Cost-of-Living Adjustment Restrictions for Retired Members of the Law Enforcement Bargaining Unit Who Are 65 Years of Age and Older sponsored by Sen. Stacy Brenner, proposes COLA be applied to the full retirement of retirees who were employed in law enforcement.
- ◆ LD 1040, An Act to Raise the Cap on Retirement Benefit for Certain State Employees and Teachers to Which a Cost-of-Living Adjustment is Made sponsored by Rep. Jan Dodge, proposes COLAs be applied to an increased COLA index in the case of those persons who retired on or before June 30, 2011.

MAR supports LDs 900 and 1003. MAR testified neither for nor against LDs 1021 and 1040 because of concern that bifurcating retirement benefits among different groupings of retirees was inequitable. The most up-to-date status on these bills is at <https://legislature.maine.gov/legis/bills/billdirectory>

Retiree Health Insurance

- ◆ LD 111, An Act to Increase the State’s Share of Retired Teacher Health Insurance sponsored by Rep. Jan Dodge, proposes continuing to increase the state share of retired teachers’ health insurance to 65% from July 1, 2025 to June 30, 2076 and to 70% thereafter.
- ◆ LD 328, An Act Requiring the State to Pay Retired State Employees’ or Retired Teachers’ Premium for Medicare Part B Under Medicare Advantage sponsored by Rep. Dan Shagoury, proposes requiring the State pay the Medicare Part B premium for state and educator retirees.
- ◆ LD 467, An Act to Require the State to Pay Medicare Part B Premiums for Certain Retired State Employees sponsored by Sen. Craig Hickman, proposes requiring the State pay the Medicare Part B premium of state retirees not eligible for Social Security whose state retirement is at or below the COLA-index base (currently \$26,428.98). MAR supported all three of these proposals which have all been voted ought-to-pass as amended by the Labor Committee. The bills must now be passed by the Appropriations and Financial Affairs Committee before consideration by the full Legislature.

Property Taxes and Tax Stabilization

There are numerous bills to provide property tax relief in various ways. MAR has stressed to the Taxation Committee our concern with the effect of rising property taxes has on seniors on a fixed income. There are five bills to increase the homestead exemption. The only bill still “alive” is LD 140, An Act to Incrementally Increase the Homestead Property Tax Exemption sponsored by Sen. Joseph Baldacci. Since there is no longer a surplus in the State’s Budget, it is difficult to ascertain the direction the Legislature may take on these proposals. MAR will continue to participate in the legislative process hoping that something can be accomplished to financially assist public service retirees.



INSURANCE NEWS



Aetna Vision Plan Renewal

MAR will continue to offer the Aetna Vision Group Insurance Plan. The renewal dates are July 1, 2025 through

December 31, 2026 for an 18-month contract.

The Aetna Vision Plan offers you the flexibility you need on frames, lenses, prescription sunglasses, contacts, and much more. You can choose from budget to luxury brands with access to one of the nation's largest network of private, retail and online providers. This includes Sam's Club, Walmart, CVS Optical®, LensCrafters®, Pearle Vision®, ContactsDirect®. To find a specific provider, please call Aetna Vision at 877-973-3238 or to locate a provider go to <https://eyedoclocator.aetnavision.com/aetna/en>. Aetna offers many other discounts on natural products, car rentals through LifeMart Program, hearing discounts, etc. Go to www.Aetna.com to find more discount information.

The vision exam co-pay is changing to \$25 as of July 1, 2025. There are no other changes to your Summary of Benefits.

The new monthly rates are: Retiree - \$5.82; Retiree & one dependent - \$9.31; Family - \$15.16. These rates are guaranteed thru December 31, 2026. The monthly premiums are automatically deducted from your MainePERS pension.

MAR's open enrollment is now through June 30, 2025 for a July 1st Vision Plan effective date. During this timeframe, you may enroll in the Vision Plan, add/drop dependents, or cancel coverage. **NOTE: If you are already enrolled in the Aetna Vision Plan, you will be automatically re-enrolled for July 1, 2025 – December 31, 2026. You must contact MAR at 207-582-1960 or email mar@maineretirees.org to make changes.**

If you receive services from a non-network provider, contact MAR with the provider's name and outreach will be made.



211 Maine is a free, confidential helpline that assists all Mainers in finding local resources to help meet their basic needs and thrive. Mainers can connect to specialists and receive information and referrals by calling 211, texting their zip code to 898-211, or searching at www.211Maine.org. 211 Specialists can find resources across the spectrum of health and human services. Get information on aging, heating, housing, employment, and much more.

Thousands of people reach out to 211 Maine every month looking for help for themselves or someone they know. 211 is a free, confidential information and referral service that connects people of all ages across Maine to local services. 211 Maine is based in Maine and available 24 hours a day, seven days a week.

211 Maine is an initiative of the Maine chapters of United Way Worldwide in partnership with the State of Maine. The Opportunity Alliance serves as the contact center partner.



Help us keep in touch with you!

MainePERS is seeking your assistance to ensure your contact information is up to date. Have you moved since retiring? Has your email or cell phone number changed? Did you give up your land line? Having accurate information assists us in the verification process when you contact MainePERS and helps maintain the security of your account.

The quickest way to update your contact information is through the **MainePERS Member Portal**. If you have already registered, please log in and double check your information. Need to register? Instructions are available at www.mainebers.org/memberportal.

Prefer to submit your information via mail? Complete the **Member/Benefit Recipient Data Update** form available at www.mainebers.org/forms-resources/forms/. A link to this form is available on our webpage. Just complete and mail back to MainePERS at P.O. Box 349, Augusta, ME 04332-0349.

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 21, 2025.....Patriots Day
Monday, May 26, 2025.....Memorial Day
Thursday, June 19, 2025Juneteenth Day
Friday, July 4, 2025...MAR Office closed on Fridays

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.

SOCIAL SECURITY—WEP/GPO

Many retroactive benefit payments have already been made to people affected by the WEP and/or GPO. If you are eligible to receive a retro payment and have not, contact Social Security at <https://www.ssa.gov/agency/contact/>

You should begin receiving your new monthly benefit amount in April 2025.

MEDICARE SAVINGS PROGRAM (MSP)

This Program helps to cut costs for older adults and people with disabilities. Because the income eligibility guidelines changed and there is no asset test, many more older adult Mainers are now eligible for MSP.

The Program pays for monthly Medicare premium (\$185), deductibles and copays, as well as Rx costs lowered or eliminated.

If your annual income as a single person is less than \$39,000 or \$52,800 for a couple, consider applying for MSP by calling Consumers for Affordable Health Care 1-800-965-7476 or a local Agency on Aging 1-877-353-3771.



LEGAL SERVICES FOR MAINE ELDERS (LSE)

LSE may provide free, reduced fee or flat fee legal services to people who are 60 and older. They also advocate for people accessing Medicare benefits.

Helpline: [1-800-750-5353](tel:1-800-750-5353) or [207-623-1797](tel:207-623-1797) (for legal assistance or information)

Administrative Office: [207-621-0087](tel:207-621-0087) (for general information & inquiries)

Medicare Part D Appeals Unit: [1-877-774-7772](tel:1-877-774-7772) (for help with Medicare Part D plans & prescription drugs)



Literacy Volunteers of Kennebec (LVK) mission is to improve reading, writing, and

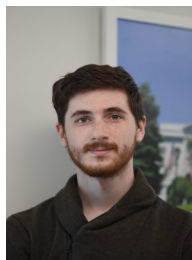
other literacy skills and to promote and advocate for literacy for families. We are now working with the Maine State Library and other nonprofits across the state to offer **Dolly Parton's Imagination Library**. This program provides books at no cost to the family and supports parents in reading to children, increasing their school readiness. Research shows that children participating in the Imagination Library enter school with strong literacy skills and a broader vocabulary, promoting educational success. Due to LVK's partnership with the Dollywood Foundation, any family who registers their children ages 0-5 will receive a new book monthly mailed to their home with the child's name. By providing books to young children, we can address the importance of brain development and language acquisition.

To register, go to <https://lva-augusta.org/dolly-parton-imagination-library-of-kennebec-county/>

- ◆ Outside of Kennebec County, families can go to <https://imaginationlibrary.com/> to find locations that have a program. If there is no program in your county, check with the Maine State Library to see how a program can be started (needs a non-profit organization partner).

TECHNOLOGY CORNER

By Brent Wadleigh



Hi, it is Brent, your IT and Technology Coordinator here at MAR. Navigating the internet can sometimes feel like walking through a minefield, with new scams popping up constantly. Thankfully, you do not have to guess whether a website is legitimate or not. There are helpful online tools designed specifically to check the trustworthiness of websites before you shop or share information. Sites like **ScamAdviser.com** and **Trustpilot.com** act like digital neighborhood watches. Simply type in the website you are curious about and they will provide a safety score, user reviews, and other details to help you determine if it is a known scam or generally considered safe by other users. Making it a habit to use these free resources before entering your details or making a purchase can help keep your information secure. If you have questions, please call 207-582-1960 or email bwadleigh@maineretirees.org

Brenda Gross recently retired after being with MAR for over five years. We were fortunate to hire Becky Thayer as the new Benefits Coordinator. She started work at MAR on March 24th. Becky previously worked as the Human Resources Manager at the Maine Veterans' Home



in Augusta. Prior to that position, she worked in the Human Resources and Payroll Office at the Augusta School Department. Becky has many years of benefits experience and is a valued employee addition to MAR's team in providing essential services to public service retirees.

NO COST CAPTION PHONE FOR HEARING IMPAIRED



ClearCaptions is available to qualified, hard-of-hearing US residents at no cost as part of the Title IV of the Americans with Disabilities Act (ADA). ClearCaptions delivers captions on the phone, so you will not miss a word in the moments that matter. See every word your callers say at no cost to you.

To qualify for a no-cost caption phone – you must live in the US; be able to certify that you have hearing loss that requires captions to use a phone; speak English as captions are currently only available in English; you must have home internet access. Contact ClearCaptions at 1-866-996-1498.



AVOIDING FRAUD AND PHISHING

Jeanette Chartier, MAR's Membership Coordinator and Financial Assistant recently attended an educational session which provided information on how to avoid fraud and phishing. Jeanette brought back the following excellent tips for quick reference. Most successful scams rely on creating panic so you will react quickly.

WAIT – Pause before reacting. Ask yourself:

Is this too good to be true?

Why would this be happening?

Who can I contact to verify?

Is this truly urgent?

VALIDATE – Independently verify.

Hang up.

Do not use the contact information provided.

Do not click links or reply to suspicious messages.

GO – Take action if needed.

Contact your financial institution.

Report fraud to authorities – reportfraud.ftc.gov or www.bbb.org/scamtracker

Discuss concerns with family.

Prevention Tips for Mail and Check Fraud

Use GEL pens when writing checks (ballpoint ink can be washed off).

Limit check writing whenever possible.

Monitor financial accounts regularly.

Set up alerts and USPS informed delivery.

Report suspicious activity immediately.

Enroll in eStatements.

Stay informed and do not hesitate to seek help if you suspect fraud since taking action right away can make

all the difference as to the success of a scam.

Trivia Question:

What is the name of the famous lighthouse in Cape Elizabeth, Maine?



ANSWER: Portland Head



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MESSAGE FROM THE PRESIDENT

Fragments after Winter:

"Memory, all alone in the moonlight

I can smile at the old days

I was beautiful then

I remember the time I knew what happiness was

Let the memory live again."

(Memory, From Cats)

After hearing this beautiful song again, I had to smile at the old days growing up in South Jersey and spending summers with my grandparents in their home on a lake in Medford. I like to think that all retirees have moments when memories of the old days bring smiles and a time of reflection. Have you noticed, too, how memoirs now populate the "new book" shelves of libraries?

Those of you familiar with the poetry of T.S. Eliot know these inquiring and humorous lines from "The Love Song of J. Alfred Prufrock"

"I grow old...I grow old...

I shall wear the bottoms of my trousers rolled.

Shall I part my hair behind? Do I dare to
eat a peach?

I shall wear white flannel trousers, and walk the beach.

I have heard the mermaids singing each to each.

I do not think they will sing to me."

It is perhaps true that, as Thomas Wolfe wrote, "You Can't Go Home Again," and not all or any of us may have "heard the mermaids singing each to each." What we can do, is reflect on how we have grown and how the foundation of our younger days can support us, each to each, in chaotic and uncertain times. If you sit still and listen carefully, you will hear the mermaids singing and they will be singing for you and me.

P.S. Smile if you remember the old ads: Buster Brown who lived in a shoe; how White Rain Shampoo will make your hair sunshine bright; how a little dab of Brylcreem will do you; Burma Shave signs—Hardly a driver/Is now alive/ Who passed/On hills at 75/Burma Shave; or Does your husband/Misbehave/ Grunt and grumble/Rant Rave/Shoot the brute some/Burma Shave.

Bill Laubenstein