



Fall Update 2008

CORRECTED

Leading the Way for Maine Retirees

MEDICARE PFFS ANNOUNCEMENT

(Information provided by Guida Libby, Employee Health & Benefits)

The State Employee Health Commission is pleased to announce that Coventry Health Care has been selected to provide a Medicare Private-Fee-for-Service (PFFS) plan for Medicare eligible retirees enrolled in the State employee health plan. The Coventry plan, *Advantra Freedom*, will fully replace the current Medicare retiree plan effective January 1, 2009.

Coventry was selected as the result of a competitive bid process that produced eight proposals. The Commission found that the Coventry proposal offered the State and the Medicare retirees the best overall value. The highlights of the

Freedom Advantra PFFS are:

- A single ID card and all claims paid by one insurer
- Retirees can receive care from any provider who accepts Medicare payments and Coventry's terms and conditions
- Covers all existing services and benefits plus provides routine preventive care
- Available nationally – retirees continue to be covered across the country
- Premium rates are much lower

Medicare retirees will be receiving materials from Coventry on the *Advantra Freedom* plan. These mailings will include a schedule of informational meetings to be conducted at locations throughout the state in October and November. You are encouraged to attend a session near you to find out more about your new health plan.

GOODBYE HAZEL...AND, THANK YOU

Hazel H. Raynes, a founding member of the Maine Association of Retirees (MAR), passed away on August 13, 2008.

Not only was Hazel a founding member of MAR...she was a driving force, during the early years of incorporation, to ensure the success and growth of this organization.

Hazel was a remarkable woman of intelligence, strength and independence. MAR and its members owe a great deal of gratitude to her for the time and effort she put in, over a great many years, to help MAR grow and flourish. A copy of her obituary will be available at all regional – and the annual meeting of MAR throughout the coming year. Please read it; and we welcome any stories you have about Hazel and her life.

Thank you, Hazel.

FALL UPDATE

MAR UPDATE FALL 2008

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TOTAL MAR MEMBERSHIP
14,950

Delta Dental Participants
4,200

RETIREE INFORMATIONAL MEETINGS

[Continued (edited for space) – Information from Employee Health & Benefits]

Monday, November 3	10:00 a.m.	University of Maine Hutchinson Center 80 Belmont Avenue, US Route 3, Belfast (147) (Contact: Erica Hewes, 338-8034)
	2:00 p.m.	American Legion Post # 37 37 Star Street, Thomaston (365) (Contact: William Demmons, (cell) 319-3400)
Wednesday, Nov. 5	10:00 a.m.	Augusta National Guard Armory Main Hall, Western Avenue, Augusta (2503) (Contact: Dan Nadeau, 430-2105)
	2:00 p.m.	Augusta National Guard Armory Main Hall, Western Avenue, Augusta (2503) (Contact: Dan Nadeau, 430-2105)
Thursday, Nov. 6	10:00 a.m.	Saco City Hall (2 nd Floor Auditorium) 300 Main Street, Saco (152) (Contact: Kate, 282-4191)
	2:00 p.m.	York County Community College (YCCC) Room B-107, 112 College Drive, Wells (20) (Contact: Don Ayers, 646-9282, x410)
Friday, November 7	10:00 a.m.	University of Maine Farmington Thomas Auditorium, Olsen Student Center South Street, Farmington (109) (Contact: Doris, 778-7344)
Wednesday, Nov. 12	2:00 p.m.	Italian Heritage Center, DaVinci Room 40 Westland Ave., (upper Congress St.) Portland (294) (Contact: Kim McDonough, 772-2500)
Thursday, Nov. 13	10:00 a.m.	Topsham Town Hall 100 Maine Street, Topsham (359) (Contact: Pamela Leduc, 725-5821 x116)
Friday, November 14	10:00 a.m.	Central Maine Community College (CMCC) Kirk Hall Gymnasium 1250 Turner Street, Auburn (510) (Contact: Nancy Whitaker, 755-5280)
Monday, Nov. 17	10:00 a.m.	Augusta National Guard Armory Main Hall, Western Avenue, Augusta (2503) (Contact: Dan Nadeau, 430-2105)
	2:00 p.m.	Augusta National Guard Armory Main Hall, Western Avenue, Augusta (2503) (Contact: Dan Nadeau, 430-2105)
Tuesday, November 18	2:00 p.m.	Italian Heritage Center, DaVinci Room 40 Westland Ave., (Upper Congress St.) Portland (294) (Contact: Kim McDonough, 772-2500)
Wednesday, Nov. 19	10:00 a.m.	Augusta National Guard Armory Main Hall, Western Avenue, Augusta (2503) (Contact: Dan Nadeau, 430-2105)
	2:00 p.m.	Augusta National Guard Armory Main Hall, Western Avenue, Augusta (2503) (Contact: Dan Nadeau, 430-2105)
Friday, November 21	10:00 a.m.	Central Maine Community College (CMCC) Kirk Hall Gymnasium 1250 Turner Street, Auburn (510) (Contact: Nancy Whitaker, 755-5280)

SPECTRUM GENERATIONS LIFESTYLE EXPO – 2008

The Maine Association of Retirees (MAR) had a table again this year for the Spectrum Generations (formerly called Senior Spectrum) Lifestyle Expo.

It was wonderful to see the many MAR members who attended and enjoyed the exhibitions, good food, games, music, etc. – and congratulations to all who won door prizes.

This year was the first of many years to come, that MAR MEMBERS (only) who attended the Expo were asked to write their names and home towns on a piece of paper at the MAR table for a door prize drawing. MAR's door prize this year was a \$50.00 Shaw's Gift Card. In addition to the \$50.00 on the gift card that helped with grocery costs, the lucky winner (if they used the full amount of the card on one shopping spree) also received a Shaw's coupon for \$.10 off each gallon of gas when used at an Irving Mainway or Blue Canoe Convenience Store gas pump.

The lucky winner of MAR's door prize this year was Hazel Thomas of Weeks Mills, Maine. Congratulations Hazel!!!

A special "thank you" to all the volunteers that stood with the staff at the MAR table this year and did a great job representing this organization.

VOLUNTEERS NEEDED:

Spectrum Generations' Money Management Program

The Money Management program uses volunteers to help low-income older adults and/or people with disabilities who have difficulty budgeting, paying routine bills and organizing their mail.

The end result is prolonged independent living in the community. Bill Payer volunteers provide checkbook balancing and bill paying services for people who remain in control of their finances but need some help keeping things in order. The volunteers do not provide financial advice.

Spectrum Generations' developing this program with grant money funded, in part, by the Stephen and Tabitha King Foundation and Bank of America and using AARP's model is committed to this program.

The commitment is minimal and the rewards are great. One hour per month could help someone stay home, which makes for a better aging process and is less expensive than a long term care facility.

Training and tools are provided. A volunteer is bonded and insured. There are several safe guards in place to protect the volunteer and consumer. An Advisory Council meets at least semi-annually and Volunteer Monitors review all activity completed by the Bill Payer.

If you are interested in either volunteer opportunities mentioned (Bill Payer or Bill Payer Monitor) please contact Spectrum Generations at 1-800-876-9212 Ex 102 or pgreenleaf@SpectrumGenerations.org

YOUR PENSION AND FINANCIAL MARKET CONDITIONS

(John Wakefield pulled this information off the MainePERS website)

The recent volatility of the financial markets can make investors of all types uneasy. It is important for MainePERS members and retirees to keep in mind that a decline in the stock market, or failure of a large bank, does not affect the amount of one's MainePERS defined benefit plan retirement. The System Trustees operate under a carefully constructed investment policy that they believe balances the long range return on, and expected volatility of, the System's assets. A significant and sustained decline in investment earnings over time would not affect retirement benefits, but could potentially result in a need for additional funding of MainePERS.

CONTACT INFORMATION FOR LIBERTY MUTUAL

If you would like a free quote from Liberty Mutual Insurance Company for auto and/or home insurance, you may contact the area representative closest to you directly:

Augusta	1-800-346-0052, Ext. 522 or (207) 622-0518
Bangor	1-800-322-3028, Ext. 203 or (207) 947-7326
Kennebunk	1-800-258-6833, Ext. 203 or (207) 985-7083
Lewiston	1-800-346-0052, Ext. 261 or (207) 784-4011
So. Portland	1-800-492-0769, Ext. 227 or (207) 871-9000

Important Note: *MAR's Executive Director had a meeting with Cheryl Mix, Liberty Mutual's (LM) Northeast Regional Representative mid-October and was told there are expanded benefits for Teachers that LM put into effect October 1, 2008. The newsletter was held from the printers until the last possible moment in hopes of receiving the documentation concerning these expanded benefits, which did not arrive as promised. When it arrives, the information will be put onto the MAR website. Please check the website often, or you may call an LM office near you for this information.*

THANK YOU TO ALL WHO PROVIDED INPUT TO AARP

In the last newsletter, we asked every MAR member – and your friends and families to write to AARP and encourage them to strongly support repeal of the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP).

Wow!!! We had offered to scan and send any letters sent into the MAR office on this subject to AARP. What a response! You certainly kept us busy, but we did scan and send every letter we received.

Any MAR members who had internet access were encouraged to go to the AARP Grassroots website (address provided in our article) and respond directly to AARP's request for "input from members and volunteers on health care, retirement security, consumer and livable community issues or any other public policy issues."

You did not let us down. Your response was impressive. Let's see if AARP listens to its members (and Maine retirees) and responds as quickly and strongly as you did in continuing the fight to repeal the GPO & WEP.

MAR WILL HOST 2009 LEGISLATORS' BREAKFAST

MAR will, once again, host a Legislators' Breakfast on April 15, 2009 at the State Grange in Augusta, ME. Invitations will be sent out prior to the event.

MAR's Legislative & Executive Committee members, and staff, will be present to meet and greet the arriving Legislators as they arrive for a delicious Maine breakfast. There will be classical music playing in the background, and a chance for current Legislators to catch up in pleasant conversation with each other -- (for the younger attendees) to meet with retired Legislators who they only know through "legend" -- and (for the older attendees) to speak with friends and peers they haven't see for awhile.

The Legislators' Breakfasts of the past have been well attended, and the feedback we have received from attendees has been extremely favorable.

It is important to thank our Legislators for the hard and vitally important work they do for the citizens of Maine.

EARLY REMINDER: MAR'S 2009 REGIONAL AND ANNUAL MEETINGS

We are sending this early reminder that the MAR regional meetings will be held in April and May 2009 (dates, locations, and times will be listed in the Winter 2009 MAR newsletter). We will also post them on

the MAR website as soon as they are scheduled and confirmed.

The MAR Annual Meeting will be held on May 27, 2009 at the Civic Center Auditorium in Augusta, ME. The meeting agenda will be published in the Spring 2009 newsletter.

We look forward to seeing all of our members at the meetings.

VETERANS RECEIVE 10% DISCOUNT ON PURCHASES

Veterans who show their documents reflecting that they served their country and were honorably discharged [i.e., VA identification card, military retiree card, DD Form 214, etc.(any document without photo would also require a photo ID)] when they get to the cashier can receive a 10% discount off each and every purchase at Home Depot and Lowe's.

This is not a limited time promotion. These stores have had this group discount program in effect for many months now – and there is no established termination date for this opportunity.

For small or large purchases (up to a \$200 discount per transaction), this is an opportunity for those who honorably served this country to save at the cash register.

Many MAR members served in the military. We hope you will use this discount program to save money when you need or want to purchase merchandise at these establishments. MAR had attempted to secure a separate discount program for seniors/retirees, but they were not receptive to that idea.

NOTICE OF NAME ADDRESS CHANGE

Name: _____

Address: (Former) _____

New: _____

Tel _____

E-MAIL: _____

Note: If you plan to be away any time during the year, please notify us so that we can send the UPDATE to the proper address.

Approximate Time Away: From Date: _____ To Date: _____

NORTHEAST DELTA DENTAL INSURANCE OPEN ENROLLMENT

The open enrollment period for Northeast Delta Dental insurance this year will be **November 1, 2008 through January 1, 2009**. New enrollments and changes can be made at this time. Changes or additions through the insurance program do not become effective until February 1, 2009. Also keep in mind that in order to participate with our dental insurance program, you must be an active MAR member. If you are not sure about your membership, please feel free to call us at anytime.

Domestic partners are qualified to receive coverage under this insurance.

Please remember: There will be no reimbursement of premiums for more than 3 months to any incident. Example: You forgot to remove a child from your policy, thus reducing your premium cost (i.e., you had a family policy, now it needs to be reduced to a two-party contract). The difference between the

3+ contract and the 2-party contract will only be reimbursed 3 months prior to discovery or disclosure of the incident. This policy has been in effect since January 1, 2004.

If there has been a change to your mailing address or family structure, any question of your membership in MAR, any questions at all about Northeast Delta Dental insurance – please contact the MAR dental insurance program administrator (Erica Ouellette) at 1-800-535-6555 [or e-mail] ericacram@roadrunner.com.

TAX SEASON...IT IS COMING AROUND AGAIN – SOON

Do you need tax counseling and/or tax preparation assistance? AARP Tax-Aide provides FREE services and can answer most of the tax issues faced by middle and low income taxpayers, with special attention to those aged 60 and older. To locate a site near you, call their toll-free number at 1-888-227-7669 or visit their website at www.aarp.org/taxaide.

SAM'S CLUB RENEWALS AND NEW MEMBERSHIPS

Sam's Club renewals and new applications will be accepted November 1, 2008 through January 15, 2009. If you are a new member of Sam's Club through MAR, you will be able to go to your nearest Sam's Club after February 6, 2009 to get your new ID card. If you are a renewing member, you may continue to use your current card.

SAM'S CLUB GROUP MEMBERSHIP APPLICATION FOR MAR MEMBERS

- I am a current MAR/SAM'S CLUB renewing member
- I am a SAM'S CLUB member switching to MAR/SAM'S membership
- I am NOT a current SAM'S CLUB member

GROUP NAME: Maine Association of Retirees

First Name: _____ Last Name: _____

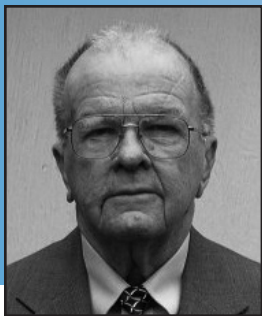
Mailing Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Date of Birth: _____

E-mail Address: _____

Please Note: When sending in payment please make checks payable to **MAR** in the amount of \$30.00 and send to: 280 Maine Avenue, Farmingdale, ME 04344. All payments must be received no later than January 15th.



From the President's Desk

It is Fall 2008 in Maine. The days are getting crisp. The sun rises a bit later each day. Darkness comes a little earlier each day. We begin to think more frequently of the cold weather, the snowfalls and our winter living habits.

This year, with the substantial increases in the cost of energy, nearly all of us are facing some adjustments in our personal household budgets to help us cope with the rising challenge of keeping warm.

As we seek to find the best deal during times of rising energy costs. It is also a time for us to remind ourselves of steps each of us can take to conserve on the use of energy.

Efficiency Maine and the U.S. Green Building Council have come up with many practical reminders of how we can cut energy consumption and still remain warm. Many of those appeared earlier this Fall in a "50 Ways to Save Energy" supplement which appeared in the Blethen Newspapers. MAR has been able to obtain a limited number of extra copies of this publication and we will be happy to send you a copy at no charge, as long as our supply lasts. Just call the MAR office at 1-800-535-6555.

On another timely topic, the importance of participating in the November 4th state and national election cannot be underestimated. In case you have not become aware of the law change, there are now opportunities for all to vote more easily by absentee ballot. Call your local city or town clerk, and you can ask to have your ballot sent to you by mail. When it arrives, you may mark your ballot and mail it back to the clerk's office (59 cents postage in most instances). You can also appear at the clerk's office and request a ballot and vote although you may want to call before appearing to determine the best hour. Note: If you are not registered to vote, under state law you do have to appear for registration purposes. In any event, your vote is most important!

Thank you for your membership in MAR.

Edwin H. Pert, President

MAR Executive Committee: Edwin H. Pert, President; Peter Ezzy, 1st Vice-President; Mary Richard, 2nd Vice-President; Hilary Fleming, Treasurer; Margaret Ross, Secretary; Judy Carleton, Member-at-Large; Isabella Thurston, Immediate Past President; John Wakefield and Florence Hoover Johnson (non-voting).

DRIVE CAREFULLY. WEAR YOUR SEATBELT. STAY ALERT & AWARE.

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Farmington, Maine 04344



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