



Leading the Way for Maine Retirees

2006 COLA INCREASE PROJECTED TO BE 4.3%

The Department of Labor has determined that the Consumer Price Index (CPI-U) for the 12-month period ending June 30, 2006 is 4.3%. Maine law requires the Board of Trustees of the Maine State Retirement System (MSRS) to automatically make an equal percentage increase in MSRS retirement benefits beginning in September, up to a maximum annual increase (or decrease) of 4%.

Whenever the annual increase in the CPI exceeds 4%, the MSRS Board shall make whatever adjustments

in the retirement benefits are necessary to reflect an annual increase of 4% and shall submit a supplemental budget request for additional funds that would be required to fund the cost of the increase over 4%. The Board shall make the additional adjustment in retirement benefits in the month following the approval of the appropriation.

So, to summarize: You, as MSRS retirees, should expect a 4% Cost of Living Allowance (COLA) increase in your September retirement check – and, hopefully, an additional increase adjustment up to three-tenths percent (0.3%) a month following approval of the additional funds appropriation.

Update/correction to previous edition of MAR newsletter:

In a previous edition of the newsletter, I inserted a nice poem that I had seen titled "A Man Who Stood to Speak", and the versions I had seen over the years were signed Anonymous.

I have since been contacted and informed that the correct title of that poem is The Dash and that it was written by Linda Ellis of Linda's Lyrics.

I am happy to give the author of such a wonderfully written poem the credit she deserves.

SUMMER UPDATE

MAR UPDATE SUMMER 2006
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TOTAL MAR MEMBERSHIP
15,027

DELTA DENTAL MEMBERSHIP
3,766

MAR MEMBERS' BENEFITS INCLUDE REIMBURSEMENT FOR REGISTRATION COSTS TO ATTEND MAINE'S SENIOR COLLEGE

MAR members receive reimbursement for their registration costs when signing up to attend courses throughout Maine from Maine's Senior College System. Simply register for a course, send MAR the receipt for costs you incurred in registering, and MAR will reimburse you for the registration fee.

Maine's Senior College System offers unique educational and cultural opportunities for Maine's retirees. To paraphrase the famous Maine saying: "Learning the way learning should be...fun!"

Finally, opportunities exist for Maine senior citizens to take courses and participate in educational and cultural activities that are actually fun and stress-free! No exams and no entrance prerequisites!

The first Senior College in Maine was created at the University of Southern Maine in 1997. The Maine Legislature followed with an appropriation of \$150,000 in 2000 to fund the development of a Senior College Initiative. In 2001 the Bernard Osher Foundation awarded funds to the USM Senior College to expand the initiative and create the Osher Lifelong Learning Institute. The Maine Senior College network followed and helped establish Senior Colleges throughout the State of Maine.

The mission of the Senior College Initiative is to develop educational and cultural opportunities that reach out to all Maine older learners at locations all over the state. The staff and key volunteers at the Osher Lifelong Learning Institute, University of Southern Maine, provide resources and assistance to similar programs all over the State of Maine. Senior Colleges now exist in virtually all corners of Maine and offer tailor made programs for local residents.

In addition, UMASC is a major contributor and architect of an extensive music program sponsoring numerous concerts and special musical programs throughout the year. Check out the UMASC site for more information on the Concert Series and related activities.

You can go online to visit the Maine Senior College website from a link that exists on MAR's website (home page, bottom left) – or – at www.maineseniorcollege.org You can also contact the Senior College near you, by phone, to get information regarding the upcoming fall courses that will be offered in your area. Locations and contact information are:

College of the Atlantic in Bar Harbor, call 207-288-9500
 Augusta Senior College, UM at Augusta, call 207-621-3551
 Belfast Senior College, UM Hutchinson Center, call 207-338-8033
 Bridgton Senior College, USM Bridgton Memorial School, call 207-647-5054
 Coastal Senior College, University College at Thomaston, call 800-286-1594
 Downeast Senior College, University College at Ellsworth, call 800-696-2540
 Gold Leaf Institute, UM at Farmington, call 207-778-7063
 Lewiston-Auburn Senior College, USM L-A College Campus, call 207-753-6500
 Midcoast Senior College, University College at Bath/Brunswick, call 207-442-7349
 Osher Lifelong Learning Institute, USM Portland Campus, call 207-780-4406
 Penobscot Valley Senior College, UM at Orono Center on Aging, call 207-581-1947
 SAGE, UM at Presque Isle, call 207-786-9502
 Sunrise Senior College, UM at Machias, call 207-255-1200
 Western Mountains Senior College, Adult Education SAD #44 at

Bethel, call 207-824-2780

York County Senior College, University College at Sanford, call 207-324-6012.

MAR firmly supports the goals and objectives of the Maine Senior College System and views the course offerings as a major resource for MAR members to participate in meaningful educational activities.

[NOTE: This article was supplied by Peter Ezzy, the new 2nd Vice-President of MAR's Executive Committee. It was edited for content and space limitations. Thank you, Peter, for your informative submission.

I've checked the lists of upcoming fall courses throughout Maine – please check them out yourself, you will be surprised and intrigued. Once again, when you have registered for a Senior College course, send MAR the receipt verifying your payment and we will reimburse your registration cost.]

SCORE – Looking for Volunteers

SCORE (Service Corps of Retired Executives) is looking for volunteers to provide confidential, one-to-one and team business counseling and low-cost training workshops and seminars. SCORE counselors also volunteer to conduct online counseling via e-mail directly from their own homes.

Lots of locations, statewide (7 locations in Maine)...even the opportunity to counsel via e-mail from your own home. A great opportunity to help guide small business and the business community.

If you are interested in learning about how to become a SCORE volunteer, please contact Andrew Janover, Augusta SCORE Chapter Chairman, at (207) 622-8509, or e-mail www.score305@zwi.net. Arrangements will be made for you to talk with the Chairperson of the SCORE Chapter nearest to where you live.

Available MAR Benefits through Beltone New England

Beltone New England is now available to provide free and/or discounted hearing testing, services, and equipment to MAR members. An agreement has been signed for Beltone New England to provide the following benefits to MAR members and their immediate family members (adult children 18 years or older, spouses, and the member's and spouse's parents):

FREE Audiometric Examinations

FREE Video Otoscope Scan

FREE Speech Mapping Analysis

BelCare Lifetime Care Plan and unlimited in-clinic check ups and service. The BelCare commitment allows MAR members to see the audiologist or hearing care practitioner for unlimited visits as long as they own their Beltone Hearing Aid System. Services include adjustments, checkups, re-programming, cleanings, and counseling and rehabilitation.

BelCare Gold available at a 20% discount on chargeable services, an extended loss, stolen and damaged plan and batteries for the life of any new Beltone premium digital hearing instrument purchased.

All MAR members who are current hearing aid users (any brand) will receive a three month supply of batteries FREE for their hearing instruments with a FREE audiometric examination, as well as an inspection and cleaning service.

Services are available to MAR members at any of Beltone New England's 45 locations or any of Beltone's 1400 locations throughout the US. Call the MAR office (1-800-535-6555) for a Beltone New England office near where you live – or on the way to where you are heading for vacation.

A Great Gift Idea

Here's a great gift idea for a relative or friend who has moved to assisted-living or a nursing home – How about paying their yearly MAR membership dues (\$15.00)?

When individuals move into assisted-living or nursing homes, they have very limited funds available to them monthly. They have to cancel all extraneous expenses to pay for their housing and care.

If you would pay for their MAR membership, they could stay connected and informed about issues affecting Maine Retirees/Seniors. They may see stories in the quarterly newsletters that remind them of their time in government and their friends/co-workers.

It's a small expense for you, but a gift that keeps giving all year long for the MAR member. Simply call the MAR Office and we will set up this gift for you, with a nice card to the member informing them of your generosity.

OPPORTUNITIES GALORE

Big Brothers Big Sisters of Kennebec Valley are looking for volunteers. Their mission is to enhance the quality of life of children at-risk by matching them in professionally supported one-to-one mentoring relationships with responsible and caring volunteers. To learn more about this worthwhile volunteering opportunity and how you can help, call them today at (207) 626-3408 or visit their website: www.heroeswanted.org

AARP is looking for Driver Safety Program Instructors, and former teachers are the greatest!!! Here is an overview of the AARP Driver Safety Program and its requirements for becoming an instructor: First, you must attend a full 8-hour class. Location: anywhere convenient to you. They have a website (<http://home.earthlink.net/~drivesafe-me/index.html>) which lists all locations as they get planned. Once you take the class, see how it is conducted, get the certificate and still wish to become an instructor, the instructor will provide an application to be filled out and submitted. Second, a 6-hour training will be given by one of the many trainers throughout the state at a mutually agreed location. Following that, one of the instructors will sit in with you on your first class to assist in case you need some advice or help. After that, you are on your own. As an instructor, you will be required to conduct only 3 classes a year. You will be reimbursed for all your out-of-pocket expenses and a driving allowance of \$485 per mile. They do not reimburse for expenses relative to refreshments for a class. Sponsors of the class may supply refreshments if they wish. It is the instructor's (your) responsibility to gather sponsors, although sometimes AARP can assign one that comes across their desk, only if you agree. If you are interested in this nice, compensated work opportunity, contact Bob Heyner at (207) 829-6757 or by e-mail: eaglesky@maine.rr.com

The Owls Head Transportation Museum on Route 73 in Owls Head, ME is looking for volunteers. There are opportunities in almost every part of their operation for volunteers to help. You DON'T have to have experience in a specific area to be involved. Your time and efforts will be greatly appreciated. If interested, call the Museum at (207) 594-4418 and ask to speak to the Volunteer Coordinator.

Maine businesses need your acquired knowledge, skills, and abilities in their organizations – NOW. Are you interested in full or part-time paid employment? Go to your local Manpower Office, CareerCenter, or online at www.JobsInME.com. There are good jobs available – and employers who are savvy enough to recognize the outstanding value in hiring, training, and holding onto older workers. More and more businesses are realizing that they need the abundance of knowledge and experience that is readily available

from Maine's experienced workers to keep themselves operational – and to ensure they improve or maintain the highest quality of service to their customers. Many businesses will adjust their work scheduling to accommodate the part-time or seasonal work desired by older workers. Please, check it out! You (financially and health-wise), businesses (they get hard workers with instilled good work ethic and customer relation skills), and your community will benefit by putting experienced workers back into the jobs market.

Senior Spectrum at Muskie Center in Waterville needs volunteer van drivers for senior adventure trips in Maine. No long-time commitment – start immediately and continue as often or little as you like. It's a wonderful way to spend the day. Please call Tina at the Muskie Center (1-800-639-1558) for information about the next scheduled trip.

The Maine State Museum needs volunteers in the exhibit galleries and at the front desk. This is a wonderful opportunity to stay involved in your community, and to be surrounded by the marvels of history. Volunteers will be trained on-site. Volunteers are entitled to a 10% discount at the museum store and are invited to preview openings of new exhibits-see them before the public does. If interested, please contact Kris Weeks Oliveri at (207) 287-2302 or by e-mail at kris.weeks-oliveri@maine.gov

MAR'S NEWLY APPOINTED EXECUTIVE COMMITTEE: WHO ARE THEY?

MAR members "voted in" the new MAR Executive Committee (EC) members in May 2006 at the MAR Annual Meeting in Augusta, Maine. The new EC member appointments became effective July 1, 2006, and the current EC remains in place for two (2) years. The MAR Executive Committee members are active MAR members who volunteer (unpaid, limited expenses only paid) to serve on the EC for 2-year terms (all positions on the EC may be held for one or more 2-year terms, except the positions of President and Immediate Past President. The MAR President may serve only one 2-year term, and then they automatically move to the EC member position of Immediate Past President for one 2-year term.

This is a highly responsible position. The actions and decisions of the Executive Committee help to move the organization forward (final approval on governance issues remains with the members). The goals and objectives of the Executive Committee compliment the goals and objectives of MAR. MAR was established, and exists today, to protect the rights and benefits of Maine State retirees (retired teachers, state/county/local government workers).

Your current Executive Committee (2006-2008) members are:

Isabella Thurston, President: Isabella was born and raised in Glasgow, Scotland. She attended medical school and earned an MBA in London. She immigrated to the US (Boston, MA) in 1963, and held administrative positions at Deaconess Hospital, Massachusetts Blue Cross, and Massachusetts General. Isabella married her husband, Ron, in 1979 and they moved to the Augusta area. They now live in Falmouth. She worked for 17 years in state government administration, and retired 5 years ago from the position of Deputy Director of the Maine Workers' Compensation Board. Upon retirement, Isabella joined MAR. Her first appointment within MAR was as Regional Representative for Cumberland and York Counties. She then became 2nd, and most recently 1st Vice-President of MAR.

Edwin H. Pert, 1st Vice-President: Ed Pert currently lives in Georgetown, Maine. He is a Bath, ME native, a graduate of the University of Maine at Orono, and served in the US Army in Korea

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from 1955 to 1957. Following brief stints as a newsman for the Bath Daily Times and News Director for radio station WMMS-WJTO in Bath, he began 14 years of service as Executive Director for Maine voluntary health agencies, including The Arthritis Foundation and the March of Dimes. A former legislator, he served for 2 years as Secretary of the Maine Senate and nearly 18 years as Maine House Clerk, retiring from state service in 1992. In addition to serving on the MAR Strategic Study and Implementation Committees, he has served MAR on the Executive Committee as Secretary and most recently as 2nd Vice-President.

Peter J. Ezzy, 2nd Vice-President: Peter Ezzy recently retired from State of Maine service after working in a variety of economic development, health research, planning, and program development capacities for 33 years. He is also a past member of the Maine Teachers' Association. Most recently, he worked in health program planning and policy development for Health and Human Services. He also worked concurrently with the Maine Emergency Management Agency as a liaison officer, and continues to perform volunteer services for that agency as required. He has been active on the MAR By-Laws Committee, and the Committee has recently submitted a revision of MAR By-Laws that was approved by the membership at this year's Annual Meeting. Primary areas of interest include: Health benefits, consumer advocacy, and educational programs for retirees. He is also active in the Maine Senior College system and hopes to improve the linkages between MAR members and the various Senior College programs available to members throughout Maine. His avocation is gardening, and staying one step ahead of the deer and cutworms!

Hilary Fleming, Treasurer: Hilary worked for 13 years in hospital nursing in Massachusetts, Colorado, and Maine with focus in the Emergency Department and Operating Room services. She began her career in Maine State Government in 1978. She worked for 24 years in different positions within the Department of Human Services. Some of the positions she held in DHS were: Nurse Consultant for the Medicaid Program (now called MaineCare), Director of Claims Processing, and Assistant Bureau Director in the Bureau of Medical Services; Director of Medical Review Team, Management Information Systems, and Quality Assurance in the Bureau of Family Independence. She retired from state service in 2002 and joined MAR at her retirement celebration. Shortly after retiring, she and her husband Tom traveled to visit friends and family from Maine to Arizona, via Louisiana. She is currently the Treasurer for the Town of Freedom, and has done an excellent job as Treasurer on MAR's Executive Committee for the last 2 years.

Margaret Ross, Secretary: The newly elected Executive Committee Secretary for MAR is a retired Registered Nurse, who attended the Mercy Hospital School of Nursing in Portland, ME and received her BS degree in Nursing at California State University in Long Beach, CA. Her public service career was in the Maine Department of Human Services. She spent 16 years in the Medicaid Program as supervisor, then Director, of the Surveillance and Utilization Review Program – and retired as its Division Director. Since retiring, she travels, keeps busy with rug braiding, serves on the boards of several non-profit organizations, and is a Medicare Advocate at SeniorsPlus (the Area Agency on Aging for Lewiston). At SeniorsPlus, she advises seniors and Medicare beneficiaries of all ages on matters of Medicare supplement insurance, prescription drug plan selections, and she aims to be a general problem solver for seniors on health care issues. In 2005, Margaret was awarded

national recognition and the Distinguished Senior Award from the National Committee to Preserve Social Security and Medicare. This honor was one of only 5 awarded in the country to seniors who “make a difference.”

Edmund A. Hagan, Immediate Past President: Ed Hagan is also a Bath, ME native who graduated from Morse High School in Bath. He graduated from the FBI Academy in 1972. He served on the Bath Police Department for 20 years and then served as Chief of Police at the Gorham Police Department for an additional 10 years in law enforcement. He also served as an Operations Sergeant with the Maine Army National Guard; he was headquartered in Bath, and retired from “The Guard” in the mid-1970's. He joined MAR in 1991. He has served on the MAR Executive Committee as 2nd Vice-President, 1st Vice-President, and most recently as MAR President.

Mary J. Richard, Member-at-Large: Mary is a native Mainer, born in Bangor, ME. She is also a retired Teacher. Her teaching career began after graduating from Husson College in 1967. She spent 33 wonderful years at Mattanawcook Academy in Lincoln, where she taught Business Education and was Senior Class Advisor for 25 years. While in Lincoln, she was active in the Credit Union Movement – serving on the Board of Directors for several years. Upon retiring, she moved to Bangor where she became active in St. John's Parish and Mount Pleasant Catholic Cemetery – serving on the Pastoral Council and the Executive Board of the Cemetery. She holds memberships in the Maine Association of Retirees, National Education Association, Maine Retired Educators and Penobscot Retired Teachers. She is a Test Administrator for the Office of Personnel Management. Mary enjoys reading, traveling, community service, and (along with her sister) enjoys spending time at their cottage.

John D. Wakefield, Legislative & Financial Program Manager (non-voting member): John is responsible for MAR's financial and accounting activities, and for the legislative program (including drafting legislation, testifying before legislative committees, attending work sessions, and tracking bills that affect public retirees). John has been employed at MAR since 1998. Prior to his employment with MAR, he was employed in the Maine Legislature as the Director of the Office of Fiscal and Program Review. John also worked 8 years as the Deputy Commissioner of the Department of Human Services and 6 years as the Deputy Commissioner of the Department of Mental Health and Corrections. John lives in Livermore, ME with his wife Nancy, and has served as Selectperson of his town for the past 8 years.

Florence Hoover, Executive Director (non-voting member): Flo is also a native Mainer, born in Hartland and raised around the Central Maine area. She currently lives in beautiful Rockland, ME. She graduated from Cony High School in Augusta, ME. She joined the US Army in 1974, served proudly throughout the US and Germany (2 tours), and returned to civilian life in 1983. She now has two grown children, Rachel and Wade, who continue to make her proud every day. Flo has a BS degree in Business Administration from University of Maine at Augusta, and has completed 27 semester hours in Master degree programs from Husson College and University of Maine. She has held positions as Administrative Claims Examiner at the Veterans Administration; District Sales Manager at Central Maine Newspapers (KJ); Senior Personnel Analyst with Bureau of Human Resources, State of Maine; and Human Resources Director at Southern Kennebec Child Development Corporation. Flo has received certification and has volunteered time as a Crisis Counselor, Group Facilitator, and Mediator. She was hired as MAR's Executive Director in June of 2003.

Anthem Prescription Management (APM) (Current Information/Clarification)

The following information/clarification was provided by Joan Hanscom, Account Manager at Anthem BC & BS (excerpted and/or gleaned from letter dated March 13, 2006) to Joan Hallowell, the Chairperson of MAR's Insurance Committee and a sitting member of the State Employees Health Commission:

There are various ways that State of Maine Group Companion Plan members may receive their prescription drugs from a participating retail pharmacy when presenting their Blue Cross & Blue Shield (BCBS) ID card at the time of purchase; by mail using Anthem RX mail order pharmacy (i.e., Shaws, Hannaford, etc.); from a non-participating pharmacy (these claims will be processed based on what the maximum allowance would have been had the member obtained their drugs from a participating pharmacy, and the member will be reimbursed based on maximum allowance – minus the appropriate co-pay); or by the member paper-filing their prescriptions to BCBS for processing under the medical plan subject to deductible and co-insurance (these claims will be processed based on the submitted charge – not maximum allowance. Once the member has satisfied their co-insurance limit in any given year, they will be considered to have met their co-insurance limit for life and will only need to satisfy their deductible each year and then will be reimbursed at 100% for the costs of their drugs for the remainder of the calendar year.)

When a member is an inpatient in a nursing home, they may obtain their prescription drugs from whatever pharmacy the nursing home uses to obtain drugs for their patients.

When a pharmacy participates with Anthem Prescription Management (APM), the member's drugs will be covered subject to the appropriate co-pay.

The letter listed three pharmacies in Maine that do participate with APM and would file the member's claim if given the insurance information; the pharmacies were Omnicare Pharmacy of Main LLC, Kindred Pharmacy of Portland, and Uni-Care Health Services of ME of Portland.

For additional information, members should call APM or Anthem's Customer Service

Department. The toll-free number listed on the letter was 1-888-399-8706 or check the back of your Anthem card.

LEGISLATURE ENACTS SUBSIDY FOR COST OF RETIREE HEALTH INSURANCE FOR LAW ENFORCEMENT OFFICERS AND FIREFIGHTERS

The Legislature has enacted LD 1021, which creates a State subsidy of 45% for the cost of retiree health insurance for certain municipal and county law enforcement officers and firefighters who retire from certain Maine State Retirement System (MSRS) plans. The new program begins July 1, 2007 and requires a minimum contribution of 1.5% of the retiree's gross wages for a minimum of five (5) years to help offset the cost of the program. Eligible persons whose date of hire is on or before November 1, 2006 must enroll in the plan before January 1, 2007. A retiree who retires without making 5 years of contributions can participate in the program by making a one-time payment of the required contribution into the fund.

Two other bills of interest (both of the following bills failed enactment due to lack of funding):

LD 758, An Act to Increase Retired Teachers' Health Insurance Benefits that proposed to increase the State's contribution rate from 45% to 100% in 5% increments over the next eleven (11) years – and -

LD 1158, An Act to Allow Employee Retirement Disability Benefits to be Eligible for the Pension Deduction and Maine Tax Law that proposed to grant the \$6,000 exemption regardless of age.

(Again, both LD 758 and LD 1158 failed enactment due to lack of funding. MAR believes both benefits in the failed legislation are important for Maine State retirees, and we will continue pursuing enactment of future bills with the same focuses)

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:** _____



From the President's Desk

“If I were to wish for anything, I should not wish for wealth and power, but for the passionate sense of the potential, for the eye which, ever young and ardent, sees the possible. Pleasure disappoints, possibility never.” Soren Kierkegaard, Danish Philosopher (1813-1855)

With that thought I begin my term as President of the Maine Association of Retirees, a 15,000 member group of like-minded people who “ever young and ardent” see the possible in collective action through their Association. I begin by expressing my thanks to you for affording me the high honor of representing you in Augusta, and throughout the great State of Maine.

I am looking forward to the next two years when I hope to meet and get to know many of you on a personal level. I will begin this message by telling you a little about myself. I live in Falmouth with my husband, Ron. We have five children and eight grandchildren. I joined MAR in 2001, when I retired from State Government. My mentor, Charles Andrews, appointed me to Chair the Management Study Implementation Committee, and later as 2nd Vice-President of MAR. I am grateful to Charlie for his wisdom and patience, and I hope to encourage all of you to get involved with MAR activities. Please share your ideas and concerns with me, either through the MAR Office or directly to me at: ITThurston@maine.rr.com

Enjoy your summer. Issie

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

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

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