

# ***WELCOME!***

## New Member Handbook

A Guide for New Members of the  
Maine Public Employees Retirement System

2021



**MainePERS**

PUBLIC EMPLOYEES RETIREMENT SYSTEM



## Contents:

<b>Welcome</b> .....	1
Who We Are	
<b>Contact MainePERS</b> .....	2
<b>Highlights of Your MainePERS Benefits</b> .....	3
Retirement	
MaineSTART	
Group Life Insurance	
Disability Retirement	
<b>Learning More About Your Benefits</b> .....	6
Member Booklets	
Newsletter	
MainePERS Website	
<b>Additional Information</b> .....	7
Q&A	
MainePERS & Social Security	
Health & Dental Insurance	



## Welcome!

Whether you are beginning your career in public service, or are returning having worked previously for an employer covered under the retirement system, we welcome your membership and look forward to serving your benefit needs.

Maine Public Employees Retirement System (MainePERS) administers the following benefits to eligible employees:

- [Retirement Plans](#)
- [Group Life Insurance](#)
- [Disability Retirement](#)

This brochure gives an overview of your retirement, group life insurance, and disability retirement programs. For more detailed information about the benefit provisions described in this brochure, please refer to your plan specific booklets, available online at [www.maineopers.org](http://www.maineopers.org) (See Publications). You may also contact MainePERS directly.

## Who We Are

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Since 1942, MainePERS has helped public employees prepare for retirement. The System's contributing members include teachers, state, county, and municipal employees, legislators, judges, and those who work for other public entities. In addition to our active members, public sector retirees and their beneficiaries receive monthly benefits from the System. We also offer a group life insurance program to participants statewide.

The System's Board of Trustees is responsible for the operation of the System. The eight member board includes the State Treasurer, members, retirees, and other experts in retirement, investment, and finance. The Board contracts with national actuarial and investment experts who assist the Board to manage the System's financial assets.

## Contact MainePERS

Please provide your full name on all communication.

### Phone

Local: 207-512-3100

Toll-Free: 1-800-451-9800

Fax: 207-512-3101

Maine Relay: 711

### Location (Driving directions available on our website.)

139 Capitol Street

Augusta, Maine

### Website

[www.mainebers.org](http://www.mainebers.org)

### Mailing Address

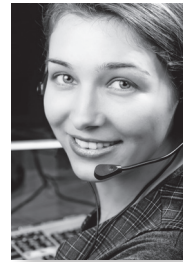
P.O. Box 349

Augusta, ME 04332-0349

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When sending confidential or sensitive information,  
we recommend using our secure portal at:

<https://web1.zixmail.net/s/login?b=mainepers>



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### Address your e-mail to:

[Retirement.Services@mainepers.org](mailto:Retirement.Services@mainepers.org)

[Survivor.Services@mainepers.org](mailto:Survivor.Services@mainepers.org)

[Disability@mainepers.org](mailto:Disability@mainepers.org)

[DCAdmin@mainepers.org](mailto:DCAdmin@mainepers.org)

### For information about:

Retirement plans and benefits, contributions or service credit totals and purchasing service credit.

Life insurance, death benefits, pre-retirement death or life insurance beneficiary designation.

Disability retirement

MaineSTART Defined Contribution and Deferred Compensation Program

## Highlights of Your MainePERS Benefits

### Retirement



#### Defined Benefit Plan

A Defined Benefit (DB) pension plan provides you an income after you retire, based on your years of service, level of compensation, and your age at retirement. As a member, you contribute a percentage of your earnings to MainePERS, and these contributions earn interest at a rate set by the MainePERS Board of Trustees. The amount you contribute depends on your membership plan.

#### *Key Advantages of Your Defined Benefit Plan*

- Your age, three highest years of salary, length of service, and accrual rate (for example, 2% for each year of service) determine your benefit. Your benefit isn't affected by the ups and downs of investment returns.
- When you retire you may choose one of many options offering a lifetime benefit.
- Early Vesting - You are vested after earning only five years of service credit. Being vested means that you are eligible to draw a lifetime monthly benefit upon retirement at the normal retirement age under your plan. Being vested protects your pension coverage even if you decide to leave your MainePERS-covered position, so long as you do not withdraw your contributions.
- Death Benefits - As a member, benefits are available to your survivors if you die before retirement.
- Sound Investment Policies - The System's assets are managed, under the direction of the Board of Trustees, by experienced investment professionals.

# MAINE START

Recognizing that sound financial planning includes additional retirement savings, we offer Participating Local District and Teacher\* members both defined contribution and deferred compensation plans. These plans offer members a way to supplement their income during retirement by making tax-deferred or after-tax contributions into appropriately diversified mutual funds. The contributions and earnings in these plans determine the benefit available at retirement.

When saving for retirement, the most important success factors are how much you save, and how early you start saving. The MaineSTART defined contribution program helps take the guesswork out of investing.

\*Requires PLD employer participation in MainePERS.

## **FOR MORE INFO**



For additional information on the MaineSTART program, visit [www.mainestart.org](http://www.mainestart.org) or contact MainePERS at 207-512-3116; toll-free 1-800-451-9800 and Maine Relay: 711.

## **Group Life Insurance**

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The MainePERS Group Life Insurance program is available to all State and Teacher members, and to eligible PLD employees whose employers participate in the program.

### **Enrollment and Premium Payment**

You enroll by completing the Group Life Insurance Application. If you are paying the premium, your employer will withhold it from your pay and forward to MainePERS. If you apply for group life coverage within the first 31 days of becoming eligible, you may select coverage for yourself and your dependents without having to show evidence of insurability.

### **Coverage Levels**

You may choose basic and supplemental coverage on yourself, and dependent coverage for your eligible dependents. Basic coverage is equal to your annual gross compensation rounded up to the next one thousand dollars. Supplemental coverage is available at one, two or three times your basic coverage. Basic and supplemental coverage also includes Accidental Death and Dismemberment coverage. Dependent coverage allows you to choose up to \$10,000 of coverage on your spouse and up to \$5,000 on each child depending on their age and marital status.



## Beneficiary Designation

You may change your life insurance beneficiary as often as you wish by filing a written request with MainePERS. Designation of Beneficiary forms are available from your payroll personnel, the Forms section of our website, or by calling MainePERS. In order for a change of beneficiary form to be valid, it must be received at MainePERS, or postmarked, prior to your date of death.

### **FOR MORE INFO**



For additional information on the Group Life Insurance program, visit [www.mainebers.org](http://www.mainebers.org) (See *Benefits and FAQ* sections). Inquiries may be directed to MainePERS Survivor Services Unit (207) 512-3100, toll-free 1-800-451-9800 or Maine Relay: 711.

## Disability Retirement

The disability benefit MainePERS administers is a form of retirement. In general terms, it exists to address situations where a member's medical and employment records show they are unable to perform the duties of their job and it is more likely than not that inability is expected to be permanent. As a form of retirement, it is a unique benefit that has different requirements than other government run disability programs, like what may be available through Social Security or to veterans through the V.A. It is also different than private insurance that may be purchased to provide some income during a short-term or long-term illness that prevents someone from working.

### Who is Eligible

If you are a MainePERS member, and meet the eligibility requirements, disability retirement is one of your employment benefits. Members are public sector employees, who make contributions to MainePERS through their employment, including: State of Maine employees, public school teachers and administrators, and many local government employees, known as Participating Local Districts (PLD). Note that some PLD employees have optional membership or may be in employment positions that are not eligible for membership.

### When to Apply

If you reach the point where it is impossible to perform the duties of your job due to a diagnosed disease and your medical providers expect the situation to be permanent, the timing may be right to consider applying for disability retirement.

## How to Apply

To pursue disability retirement, there are two steps: participating in an intake interview and then submitting certain forms. To begin the intake process, contact a MainePERS representative at 1-800-451-9800 or 512-3100.

**Note:** *you may not have a service retirement application and a disability retirement application pending at the same time. You also can not apply for disability retirement after you have started receiving your service retirement benefit payments or have taken a refund of your contributions.*

## Learning More About Your Benefits

### Member Booklets

These are available in the Publications section on our website --they provide a more detailed description of benefits available under your plan (State, Teacher, Participating Local District, Legislative or Judicial).

### Newsletter

MainePERS publishes the “*MainePERSpective*” periodically. This newsletter is a good source of information for members, employers and retirees.



## MainePERS Web Site



### [www.mainepers.org](http://www.mainepers.org)

Our website is designed to provide members, retirees, participating employers, and other interested parties information about membership in the Retirement System and a general understanding of the functions of MainePERS. The site is particularly helpful for new members!

Navigating through the site you will find:

- [Publications](#)
- [Newsletters](#)
- [Laws and Rules](#)
- [Member Booklets](#)
- [Downloadable Forms](#)
- [Employer Updates](#)
- [Frequently Asked Questions](#)
- [Retirement Legislation](#)

Also included are a number of links to websites maintained by other entities that we think may be of interest for retirement planning purposes.

**Note:** *There are a number of forms available on the site that can be easily downloaded and printed and some even electronically submitted. Some forms are available as a fillable option, where members can complete online, print, and then mail to MainePERS and others are available to complete, sign and submit electronically to us via DocuSign.*

## Additional Information

### Q & A

#### **Q: How do I notify MainePERS when my address changes?**

A: Your employer can electronically update your address using a secure interface with MainePERS (ESS), or you can call us and after successfully verifying your identity, we can update your address over the phone or you can mail a signed change request directly to MainePERS. You will find a form for this purpose (#MM-0002 Member/Benefit Recipient Data Update) in the Forms section of our website.

#### **Q: Can I find out how much money I have put into the Retirement System and/or how much creditable service time I have on record?**

A: Yes. Call or write MainePERS to request this information and we will send you a statement showing how much money you have put into the Retirement System and how much service you have earned.

## Additional Information (cont.)

### Q & A

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#### **Q: Can I buy time toward my retirement and receive additional service credit?**

A. There are categories of service that you may be eligible to purchase, including, but not limited to:

- Active duty military service before becoming a MainePERS member
- Out-of-state Service
- Private/parochial teaching service
- Refunded service from previous membership
- Service as a full-time law enforcement officer with a federal, state, county or local law enforcement agency

There are specific eligibility and verification requirements to make service purchases. Contact MainePERS' Retirement Services Unit for more information and to inquire about additional categories of purchasable service.

### MainePERS and Social Security

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If you are eligible to receive Social Security retirement benefits either because you worked in a Social Security covered job or because your deceased spouse did, the amount of your Social Security benefit may be affected if you receive a MainePERS benefit.

The Social Security provisions that could affect you are the windfall elimination provision (Social Security benefits from your own work) and the government pension offset (Social Security benefits as the beneficiary of your spouse).

For information about how receiving a MainePERS benefit could affect your Social Security benefits, contact SSA directly at [www.ssa.gov](http://www.ssa.gov). You can locate the SSA office nearest you via their website at [www.ssa.gov/locator](http://www.ssa.gov/locator). Though we recommend that you work with a Claims Representative from your local SSA office, you can contact SSA via their national toll-free number at 1-800-772-1213.

## Additional Information (cont.)

### Health & Dental Insurance

MainePERS does not handle any health or dental insurance programs. You can direct your questions on these topics to the administrators of the various programs under which members are covered. The most common of these are listed below for your convenience.

#### Health Insurance:

State Employees: Office of Employee Health & Wellness

Phone: 624-7380 or 1-800-422-4503 • Website: [www.maine.gov/deh](http://www.maine.gov/deh)

Teacher Members covered through Maine School Management Assoc.:

Phone: 622-3473 or 1-800-660-8484 • Website: [www.msmaweb.com](http://www.msmaweb.com)

Teacher Members with Anthem/Blue Cross:

Phone: 1-888-399-8706 • Website: [www.anthem.com](http://www.anthem.com)

Teacher Members without Anthem/Blue Cross, whether or not under MSMA, should request assistance from their school administrative unit employer.

PLD employees: Check with your personnel office.

#### Dental insurance:

State Employees: Northeast Delta Dental

Phone: 1-800-832-5700 • Website: [www.nedelta.com](http://www.nedelta.com)

PLD employees only: Maine Municipal Association

Phone: 1-800-452-8786 • Website: [www.memun.org](http://www.memun.org)

Maine School Management Association

Phone: 622-3473 or 1-800-660-8484 • Website: [www.msmaweb.com](http://www.msmaweb.com)

Blue Cross/Blue Shield

Phone: 1-800-322-9808 • Website: [www.bcbs.com](http://www.bcbs.com)

*Contact information listed was current as of 10/2021.*

#### **FOR MORE INFO**

Visit the FAQ section at [www.maineopers.org](http://www.maineopers.org) for a comprehensive list of Q&As. We are also available to answer your questions during business hours (8am-4pm) at 512-3100, toll free 1-800-451-9800 or Maine Relay: 711.









# MainePERS

PUBLIC EMPLOYEES RETIREMENT SYSTEM

## Contact Us



### Reach us by phone or fax

Main Line: 207-512-3100

Toll-free: 800-451-9800

Fax: 207-512-3101

Maine Relay: 711



### On the web

[mainepers.org](http://mainepers.org)



### Mailing Address

PO Box 349, Augusta, Maine 04332-0349



### Office Hours

Monday through Friday from 8am to 4pm  
with the exception of recognized holidays