

Larry McAfee  
Littleton, Maine

**Testimony Neither for Nor Against  
LD 2145 An Act to Decrease Offsets to Disability Retirement Benefits (MainePERS)**

Good afternoon, Sen. Tipping, Rep. Roeder, and to all the honorable members of the Labor Committee. My name is Elizabeth O'Connor and I live in Springvale. I have the honor of presenting the testimony of a MainePERS disabled retiree unable to be here today. In keeping with the three-minute time limit, I am reading just portions of Larry's testimony and will submit his entire written testimony online for him.

My name is Larry McAfee. I live in Littleton, Maine. I worked as a bus driver and custodian for the Houlton schools for two decades. I have been a MainePERS disabled retiree since a workplace injury forced me into disability retirement about 2012 at age 49. My disability consists of having a very bad limp causing a worsened back problem. I have to have special shoes lifted a full 1" on left shoe. My left leg does not bend as it should because of all the surgeries due to the work injury and the breakage. It's hard to climb stairs, walk very far (I mean feet not miles!). It is very hard to get in and out of vehicles. I struggle day to day trying to do things. Since becoming disabled money has mostly been very tight. It has been hard to deal with any vehicle or home repairs. My medications cost hundreds of dollars every month.<sup>1</sup> My wife does the work around that house that I used to do.

Thank you for the opportunity to testify neither for nor against LD 2145 because, while I am for reforming the disability program, I am against the details in the system's bill. I hope the committee will amend the bill. The meager change proposed of 80% to 100% of AFC is insufficient. **I urge the committee to completely remove the MainePERS Workers Compensation offset** from the MainePERS disability retirement program.

Secondly, whatever is done favorably to disabled retirees, **please amend the system's bill to include me and the other currently disabled retirees, not just applicants of the future.** I need any available adjustments made to my benefit which is reduced for years to come due to my WC settlement three years ago, money that is now mostly gone.

My 59% MainePERS disability benefit should be at least \$1600/month. After the committee stopped the SSDI offset last year, my benefit went from \$180 to \$524 per month. [Thank you for that!] My payment was also reduced, because even though I started MainePERS disability retirement while receiving Workers Compensation, MainePERS paid the full 59% benefit to me for 6 months before telling me about or applying the Workers Compensation offset to my benefit. All of a sudden they were taking almost my whole benefit, down to the "actuarial equivalent." Then they said because of their error calculating the benefit at the start, the employees had overpaid me. They told me these overpayments had to be paid back to MainePERS and they reduced my benefit even more.

My Workers Compensation settlement required me to waive my rights to any future claims against the Houlton school system. Having the bad luck of being an injured worker and permanently disabled by that injury, I should not be punished by MainePERS and denied the 59% disability benefit I and my employer paid for. I need every penny of my 59% MainePERS disability benefit! The only other income I receive is SSDI at about \$1,200/month. It would mean a lot to increase my income by eliminating the Workers Compensation offset for current and future disabled retirees.

Thank you for your attention to this bill which, if amended by the committee, could help me and my family very much. Please require MainePERS to make these changes to the bill and also require them to continue on with the much needed reform at the MainePERS disability retirement program.

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<sup>1</sup> I have Medicare because I qualify for Social Security Disability. In addition to Medicare A & B, I have a Medicare Advantage plan—not MaineCare. I made an error in my testimony during LD 1638 last year.

Elizabeth OConnor  
Springvale  
LD 2145

please note: Larry wrote..."I have Medicare because I qualify for Social Security Disability. In addition to Medicare A and B, I have a Medicare Advantage plan...not Maine Care. I made an error in my testimony during LD 1638 last year." written here by reader for Larry McAfee, reader being Elizabeth O'Connor

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Testimony attached. Thank you.