

April 12, 2025

Good morning. My name is Elizabeth O'Connor and I live in Springvale, Maine. I am testifying in support of LD 1638 An Act Regarding Disability Retirement Benefits under the Maine Public Employees Retirement System.

I retired in 2019 from the City of Sanford, after 39 years as an administrative assistant. I am grateful to be here today to be able to give a very brief testimony on behalf of the 51 disabled retirees who have been impacted by the MainePERS Social Security disability offset.

I am not one of them. And not one would have chosen to be on the list. Those of us who are able to get up and go to work and support ourselves and our families have much to be grateful for. As a retired union member, I always told fellow members, "We are the lucky ones! We have contracts, we have a voice!" Myself and all those on the list worked for employers which paid into a system to protect us and our loved ones in case of disability. And we paid into it ourselves.

On Jan. 26, 2025, a long persisting and terrible wrong was "righted" when the Social Security Fairness Act was signed. But a small number of our brothers and sisters in Maine are left behind. Through no fault of their own, through sickness or injury, they are no longer able to work. A "protection plan", MainePERS, was in place for these public employees. But this protection plan has been unfairly diminished for these 51 people due to the MainePERS Social Security disability offset.

Listening to their stories I learned that these ^{folks} retirees have had to adapt to their new normal—not being able to work and provide for themselves and their families. They, these 51, are dealing with debilitating illnesses, including multiple sclerosis, heart disease, cancer, organ failure, mental illnesses, Alzheimer's, epilepsy, and unescapable pain. And any of these illnesses could have happened to any of us. This legislation is their only recourse to be made whole.

They have had to face the fact that they can't provide for themselves or their families as they had planned. They have to face the fact that their spouses will not benefit from planned retirements through their employers as they had planned due to becoming disabled. You are their only source of correction. You are their only hope for justice.

You will now, or already have, heard their stories. Please listen and fix this.

Elizabeth O'Connor
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