

Thomas Gilman
Alfred, Maine

March 25, 2025

Testimony in Support of LD 1638
An Act Regarding Disability Retirement Benefits
under the Maine Public Employees Retirement System

Good morning. Thank you for the opportunity to offer my testimony in support of this bill. My name is Thomas Gilman. I am 60 years old at this time. In late 2023, I had to leave my position of 28 years in the City of Sanford Public Works Department due to a painful condition, DISH Disease.

DISH stands for Diffuse Idiopathic Skeletal Hyperostosis, which is a form of arthritis that causes soft tissue to stiffen and calcify (specifically your ligaments, tendons and joints, especially along the spine). (DISH and the associated musculoskeletal pain are also accompanied by mobility problems.) Soon after leaving work, I was approved for Social Security disability benefits and in late May 2024 I began receiving MainePERS disability retirement benefits.

I need the money that has been underpaid from my MainePERS disability benefits due to the MainePERS Social Security offset. Just my medical costs have been staggering. I am on my wife's insurance plan through her employer. Her insurance premium alone is \$208.00 every two weeks deducted from her pay. I maxed out my out-of-pocket costs for 2024.

There is no cure for DISH, only treatments aimed to relieve symptoms using physiotherapy. There is a surgery that could be an option for myself and others with this condition but my doctors have advised me that there is only a 50-50 chance of gaining any relief; the other 50% chance is that I would not be able to walk again. Every six months or so I can have an ablation procedure that relieves some of the pain caused by calcification. But before I can have this procedure, I have to have two tests and my doctor has to authorize the tests to appease the insurance company. The out-of-pocket costs are \$400+ each test.

Just in this short time since leaving work, our mortgage has fallen behind and we struggle and juggle to try to stay on track. Through my employer, the City of Sanford, I paid into both MainePERS and Social Security. I never thought that I would be denied the full MainePERS benefit I paid for. This offset may not have been done deliberately to punish us for becoming disabled, but it is extremely important to us all that this unfair situation be corrected--for the sake of us and most importantly for our spouses and family members who take care of us. Please support this bill which restores equity in the system and addresses the underpayment of our benefits.

And sadly, as an afterthought, my wife adds that because I am a MainePERS disabled retiree, if I pass before she does, she may not receive any benefit from my pension. This is not what we saw, during my years as a public employee, for our family's future. This is not how I intended to take care of my spouse.

Thank you for considering my testimony. I urge the committee to pass this bill with the retroactivity clause releasing our withheld funds. Please vote unanimously Ought to Pass.