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Greenwood , Maine

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Testimony in Support of LD 1683  
An Act Regarding Disability Retirement Benefits  
under the Maine Public Employees Retirement System

Good afternoon, Sen. Tipping, Rep. Roeder and all the members of the Labor Committee. My name is Ronald Cole. I live in Greenwood, Maine, and have been receiving a MainePERS disability pension since approximately 2016. My MEPERS disability benefit is \$250/month.

I am submitting this letter today to urge the committee to vote "Ought to Pass" on LD 1683. This bill retroactively repeals the MainePERS reduction in disability benefits to below the defined benefit amount of 59% of Average Final Compensation when the retiree receives Social Security Disability known as the "MEPERS Social Security offset."

I was approved for MEPERS disability retirement in 2015. Originally my MEPERS monthly benefit was \$1,136.00 more or less, then it was cut to \$250 with \$800 going to my ex-wife. After I called and questioned why, I was informed MainePERS made a mistake.

Suddenly, after approximately 2 to 3 years, MEPERS informed me that I owed \$8,600 from them overpaying me and I would have all my monthly benefits withheld—all but \$5.50/month from MainePERS until the amount was paid back. After the overpayment was completed, my benefit was \$250 per month.

So with the monthly pay back, the reduction of my benefits for 36 months my income dropped about \$850 a month, or approximately 47% of my total income. This created such a financial hardship; I had to file for bankruptcy which added to an already difficult situation.

My bankruptcy attorney, who I provided copies of the documents from MEPERS questioned the low amount of the benefit but said it would cost more to fight it in court with the attorney fees and continuances that no doubt would occur.

This offset has put me below the poverty line. My income is low enough that I don't have to file taxes, however I do anyway.

This offset is wrong and our underpayment of our benefits should be paid to us. I and 50 others have been harmed by this offset.

SINCERELY,  
Ronald Cole