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Littleton, Maine

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

Good day, Sen. Tipping, Rep. Roeder, and to all the honorable members of the Labor Committee.

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 in 2011 at age 49. Thank you for the opportunity to testify in support of LD 1638.

This bill repeals the MePERS Social Security disability offset. The bill requires MainePERS to pay out the money withheld from my benefits including the COLAs I would have received and the interest my money has been earning while it sits in the retirement trust fund. After working and paying into the retirement system over my career, my MainePERS disability pension benefit I earned and paid for a full 59% benefit yet I receive a pittance--\$180.67 monthly from MainePERS.

My disability consists of having a very bad limp causing a worsened back problem. I have to have special shoes and lifted a full 1" on left shoe. My left leg does not bend as it should because of all the surgeries and the breakage. 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 been very tight. It has been hard to deal with any vehicle or home repairs.

The financial hardship my family and I have faced since I had to stop working includes needing to get help with heating oil and food pantry items. My health insurance is covered by Medicare. I also qualify for MaineCare because of my income.

It would mean alot to increase my income by repealing the offset. It would help out with groceries, etc. It would be great to get this monthly payment where it should have been and also great to get back the underpayment. I'd be able to catch up on some payments and get wood and pellets for winter, etc. I'd be able to pay for some repairs and maybe upgrade a few things around the house.

Thank you for your attention to this critical legislation which will help me very much. I urge the committee to vote out this bill with a unanimous Ought to Pass on LD 1638.