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Testimony in Support of LD 1638 Retroactively Eliminating MainePERS Social Security Disability Offset

Good afternoon,

Thank you for the opportunity to testify today. My name is Robert McFetridge, and I am here to express my strong support for the proposed bill to eliminate the Social Security offset from the Maine Public Employees Retirement System, including its retroactive provisions.

In 1997, I was diagnosed with Multiple Sclerosis, a condition that profoundly changed the course of my life. I dedicated over 30 years to public service, starting in 1980, most recently as a Detective with the Lincoln County Sheriff's Office. Sadly, the progression of my illness forced me to retire in 2015—a decision I made with a heavy heart. At the time, I was living in Boothbay Harbor.

The year following my retirement was one of the hardest of my life. As I waited for decisions on my Social Security Disability Insurance (SSDI) and MainePERS applications, my wife and I had no income. We exhausted our savings, sold treasured possessions, and relied on help from our children. When I was finally approved for both SSDI and MainePERS disability retirement, I was stunned to learn my MainePERS benefits were to be significantly reduced simply because I qualified for SSDI—a permanent reduction in my pension that felt like a penalty for my disability.

This reduction is an injustice. The funds that have been withheld from individuals like me remain in a MainePERS-administered fund, contributed by public employees who worked diligently and paid into the system. Retroactive corrections are crucial to righting this wrong and providing necessary relief to the 51 of us denied the full disability benefit amount.

Eliminating the offset—both retroactively and moving forward—would restore equity and dignity to the system. These disability benefits are essential lifelines that provide some stability in challenging times.

I urge you to support this bill, including its retroactive provisions, and eliminate the offset. Doing so will honor the commitment of Maine's public employees, uphold fairness, and alleviate the hardships faced by individuals and families who have been unjustly impacted.

Thank you for your time and consideration. Please vote Out to Pass unanimously and restore equity to the MainePERS disability benefit.