

Anthony Pasquale
South Portland, Maine

April 22, 2025
Testimony in Support of LD 1638

Good afternoon, Sen. Tipping, Rep. Roeder, and to all the members of the Labor Committee. My name is Anthony Pasquale. For about 23 years, I worked as a Public Safety Dispatcher for the City of South Portland. I was also an active firefighter/EMT for over thirty years.

I have been a MainePERS disabled retiree since a Multiple Sclerosis diagnosis forced me into retirement in 2022 at age 52. I was forced to medically retire specifically due to MS and its progression.

This bill repeals the MePERS Social Security disability offset. Equally important for an equitable system, this bill makes me whole by releasing to me from the retirement trust fund the \$47,000+ underpayment of my disability benefits withheld in the retirement trust fund due to the MEPERS Social Security disability offset. I estimate that MainePERS is retaining over \$1,200/month of my disability benefit as the offset amount.

I have faced much financial hardship since I had to stop working including:

- being forced into a lowered and fixed income yet expecting to receive what is due, that which I worked so hard for and contributed towards, only to find out that I unfairly have a significant portion being stripped away from me
- I'm still trying to keep current with mortgage, vehicle payments, pharmaceutical bills, and all the other common household monthly bills we are all faced with my grossly reduced income. I am struggling to afford the medications.
- I have not been able to make the adaptive equipment, structural changes, or improvements to my home that would ensure I can stay home safely.
- I didn't ask for this disability. I worked my entire adult life aiding and assisting others with their emergencies, hardships and struggles. Ask any disabled person who is prevented from working due to illness—they would MUCH prefer to be at work than sick. In fact, only WORKERS earn Social Security and MainePERS retirement benefits which they and the

employers PAID FOR and they EARNED through work. Now that I am suffering a life altering illness, my income needs to be replaced, not reduced.

- This short fall taken away from me because of the MEPERS SSDI Offset adds undue stress to me and my family. It is more and more frequently found that there's still too much month remaining at the end of the money. This bill puts over \$1,200/month back into my MEPERS disability pension.

Receiving back the underpayment of about \$47,000+ from MEPERS with interest and COLAs would help to ease some of the fear and anxiety currently felt every month. It is equitable to release this money to me as if the MainePERS Social Security offset never existed.

This is my retirement money that I earned. This offset is taking away money from my pension that I need desperately to go towards supplemental insurance and medical supplies that are not covered or are limited under Medicare, i.e. a floor lift to get me up off the floor when I fall, wheelchair ramp, making a safe handicap accessible home, walkers, wheelchairs, etc....

I am currently unable to utilize the bathtub/shower unit in our home. We have one bathroom. This money from the offset program would help make a more safe and secure living condition for me and my family.

It is unfair that I and the taxpayers of South Portland paid for a 59% disability defined benefit plan through the MainePERS Participating Local District retirement plan but I am being denied the full benefit due to the unfair MainePERS Social Security offset repealed by this bill.

I urge the committee to vote the bill out of committee unanimously Ought to Pass.