Mark Evers Millinocket, Maine

April 5, 2025

Testimony in Support of LD 1638

Good afternoon, Sen. Tipping, Rep. Roeder, and to the members of the Labor Committee. My name is Mark Evers. I live in Millinocket where I worked as a Fire Fighter/Paramedic for nearly 30 years.

I have been a MainePERS disabled retiree since I was injured at work and forced to retire in July of 2022. I am testifying in support of LD 1638 to retroactively repeal the MainePERS Social Security disability offset. My monthly MainePERS disability pension is \$440/month because of the Social Security offset and the Workers Compensation offset.

Becoming disabled from a workplace injury greatly affected my quality of life. I am unable to perform many daily tasks. I need to pay someone to do home repairs, vehicle maintenance, even cutting the grass.

Having paid into both MePERS and Social Security in my "Social Security covered job" in the Participating Local District retirement plan, it is very disheartening to not receive "full benefits" from my contributions. Even the cost of health insurance, Medicare, a supplemental plan, and drug coverage is significantly more than I ever paid while working.

All these added costs associated with being disabled, the burden would be greatly lessened if I was to receive all retirement income, which I earned, by doing away with the offset between MePERS and Social Security disability.

When going to work, day after day, over the years, you are contributing to what you believe to be programs that will take care of you when you retire or if something should happen. In reality, it is just an illusion. With the offset, you are not receiving the benefits you perceived would be there. In reality you are held to an income that is inadequate, considering all the added expenses that come with being disabled.

This bill repeals the MePERS Social Security disability offset and restores to me the money MainePERS deducted from my benefits over the past three years.

I urge the committee to vote unanimously Ought to Pass on LD 1638.