

Mark Gregory
Fairfield, Maine

April 22, 2025

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

Good afternoon, Sen. Tipping, Rep. Roeder and to all members of the labor committee. My name is Mark Gregory. I live in Fairfield and have been a MainePERS disabled retiree since 2024. I am also a Navy Veteran.

I am testifying in support of LD 1638 and I urge the committee to vote "ought to pass" on LD 1638 to end the unfair treatment of those of us who fully paid into both MainePERS and Social Security during our years of public service.

I worked 2009-2023 at the School Administrative District 49 as a bus driver and support worker. I did pretty much everything but teach for 13 years until I could no longer do the job or pass the DOT physical due to my medical conditions. I was approved for MainePERS disability retirement and Social Security disability at about the same time. I qualified for MainePERS disability and Social Security disability based upon the contributions into the system by myself and my employer. If not for the offset, together the two benefits would replace my earnings and help me to stay at home for as long as possible.

This bill repeals the MainePERS reduction in disability benefits, called the MainePERS Social Security disability offset, or just "the offset." The offset allows MainePERS to pay me much less than the defined disability benefit amount of 59% of the Average Final Compensation because I also qualify for Social Security Disability income. My MainePERS disability income is about \$682/month. I calculate it should be about \$2,000/month based upon my Average Final Compensation of about \$40,000/year.

It is unfair that MainePERS is not paying the 59% benefit my employer and I paid for. Now that the WEP and GPO are repealed, the same fairness is due to us few MainePERS disabled retirees penalized by the offset. This bill adds about \$1300/month back to my MainePERS disability pension. The retroactive clause will pay out the MainePERS benefits being withheld since I was approved last year, about \$15,000.

Having my disability benefits from MainePERS paid at the right level will relieve some of the stress I feel every month trying to make ends meet. I could address the repairs needed on my home and maybe even put some money away for my future needs.

Please vote LD 1683 out of committee with a unanimous Ought to Pass and restore fairness for those 51 of us suffering a reduction in benefits due to the offset. Thank you for your time.

Mark Gregory