

March 5, 2025

Senator Tipping, Representative Roeder, members of the Labor Committee, I'm Andrew Vellani and I am submitting written testimony asking for your support of LD 328 and LD 467.

I'm a former State employee of 33 years and am currently retired. I retired due to the benefit cuts that the LePage administration made which had a negative effect on the work force. It was a time of uncertainty and I, along with hundreds of other State employees chose to retire earlier than we had anticipated to at least retain our current health care benefit. Until I reached age 65 and was on the State retirees health care, I was not required to pay a monthly health premium. If I remained and had retired prior to my regular retirement age, I would have been responsible for a premium approaching \$800 per month for myself. During the period between my retirement and age 65, the State of Maine "covered" my premium costs.

As is the case with many State retirees, I receive no Social Security benefit. However, in anticipation of going on Medicare when I reached 65 years old, according to the Social Security (SS) website information I had researched prior to this event, I believed that my prior spouse's contributions to SS, since we were married for at least 10 years while she contributed, would provide me with a benefit to help offset the Medicare Part B portion I would be paying. Unfortunately, I was told that because my state pension, which is very moderate, was considered too high compared to the benefit my former spouse would receive, I was ineligible for any benefit from Social Security.

I am aware that other State retirees that I am acquainted with, that retired prior to me and also do not receive any Social Security benefits, have their Part B paid by the State of Maine. My understanding was that there was a change in the law, of what year I'm not certain, but future retirees would not enjoy the benefit of that previous law as others currently do.

I am currently paying \$565.30 each quarter (\$2261.20 per year) for my Part B coverage. This amounts to 6.3% of my pension along with any medical co-pays and deductibles which may be incurred. Because of property taxes and homeowner's insurance (which are always rising) and other budgetary commitments, my pension is depleted for 2 of the quarterly payments and severely diminished for the other two payments. This obviously creates an extreme financial burden on my household expenses.

Passage of LD 328 and LD 467 would help to alleviate a significant financial burden for myself and many retired public sector employees and I again ask for your support toward this end.

Thank you for your consideration,

Andrew Vellani