

Linda Ouellette
Embden
LD 591

Sen. Tipping, Rep Roeder and members of the Committee on Labor and Housing. My name is Linda Ouellette and I reside in Embden, Maine. I was a Maine State Employee for nearly 28 years, retiring in 2011 with a penalty of 42 percent of my MEPERS pension but able to continue being covered by health insurance. When first beginning employment in 1983 I was told once vested you would be eligible for health insurance for life. Many changes happened over the years that were not beneficial to me personally, the final straw was in 2011 with the 6% penalty for every year you retired early and the threat to health insurance (if you didn't retire early, you were not eligible for State health insurance until reaching 62 years of age). At that time, my priorities with aging parents, my husband's medical conditions, along with my own medical condition, I felt I could not count on any future career with State government. Having worked prior to State government, I found my Social Security was also reduced via Windfall Elimination and Government Pension Offset, in addition I was responsible to pay the Medicare premium as well. I continue to work part-time in the private sector to make ends meet. Passing LD111, An Act Requiring the State to Pay a Share of Retired State Employee's Medicare Part B premium under Medicare Advantage would certainly help my situation. Thank you for your time.

Respectfully,
Linda Ouellette