

My name is Linda Ouellette and I reside in Embden, Maine. I was a Maine State Employee for over 26 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 September 1985, 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 I was 54 ½ years old, my priorities were with aging parents, my husband's medical conditions, along with my own medical condition, and 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 LD1499 reducing the 6% penalty for folks who had chosen to retire early in 2011 to keep their health insurance, to a 2.25% penalty would certainly help my situation and my independence. Thank you for your time.

Respectfully,

Linda Ouellette