

RetireeReminder

for retired members of Maine Public Employees Retirement System



Winter 2011

How to Update Your Mailing Address

If your address has changed or is going to change, please let us know by completing a Member/Benefit Recipient Data Update form and sending it to MainePERS. Mailing this form to us helps us protect the security of your information. You can find and print a copy of the form in the "Retired Members" section of our website located at www.mainebers.org.

MainePERS mails retirees a 1099-R every January. Having current mailing addresses for all our members assures that you receive mail from us as soon as possible. If you are one of our retiree "snowbirds," please make sure MainePERS has both addresses on file.

Advices of Deposit

MainePERS now sends an advice of deposit every month your net benefit changes by more than a dollar, regardless of the month. Starting in 2012, we will make your life simpler, reduce costs and save paper by mailing an advice only when your benefit amount changes. We will continue to mail your year-end advice in December for your tax preparation purposes.

What do I need to file my 2011 tax returns?

Throughout the year, we track how much money you received and how much of that amount is taxable to you. We summarize this information on Internal Revenue Service Form 1099-R and send it to you each January to use in filing your tax returns.

Using the information on your 1099-R when completing your tax returns assures your figures will match what we report to the Internal Revenue Service. Our deadline for mailing your 1099-R to you is January 31st. If you have not received your 1099-R by February 10, please contact us at 1-800-451-9800 or via e-mail at Retirement.Services@mainepers.org.

You can find a detailed explanation of IRS Form 1099-R in the Retired Members section of our web site.

The image shows a sample IRS Form 1099-R for the year 2011. The form is titled "Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc." and includes a "Copy C For Recipient's Records" section. The form is divided into several sections for providing payer and recipient information, and for reporting various types of distributions and taxes. The year 2011 is prominently displayed in the center. The form includes fields for Payer's name, address, and federal identification number; Recipient's name, address, and federal identification number; and various distribution amounts and tax withholdings. The form is marked "SAMPLE ONLY" in large, light letters across the top.

Keeping Your Personal Information Safe When Using E-mail

Maintaining the security of your personal financial and other information is one of our highest priorities. Working together, we can help protect your personal information with these simple steps:

- When e-mailing us with questions, do not include personal or financial account information. We are happy to look that up if we need it and it is in your file.
- Using regular mail to send or receive sensitive personal or financial information still allows us to provide you with great service and protect your information.

ASC Disability Recipients

Your Annual Statement of Compensation (ASC) is due by April 30, 2012. Disability recipients will receive ASC forms in early February 2012. Please make sure to send copies of all your tax forms and schedules filed with the IRS. If you file a joint return, include all tax information filed as part of the joint return. Please feel free to contact Retirement Services with any questions at 1-800-451-9800 or via e-mail at Retirement.Services@mainepers.org.

Tips for Winter



Staying warm and dry and making simple changes in your activities can help you remain safe and healthy during cold weather. Winter is no surprise to those of us who live in Maine; however, extremely cold

temperatures often accompany a winter storm, so you may have to cope with power failures and icy roads. If you must use alternative heat sources or fireplaces to stay warm, be aware of the risk of household fires and carbon monoxide poisoning.

Maine's Center for Disease Control website, www.maine.gov/dhhs/mecdc, has useful information for keeping you and your family safe this winter season. Some include:

Burn Wood Smart and Healthy

- Have your heating system inspected and cleaned once per year.
- If using cord wood, burn hardwoods that are clean, dry, and seasoned.
- Never burn garbage, plastics, paints, treated woods.

Carbon Monoxide Poisoning – Prevent This Silent Killer

- Put a working carbon monoxide detector in your home near bedrooms.
- Place generators outdoors in a well-ventilated location more than 15 feet from your home.
- Do not cook inside with outdoor cooking devices, including charcoal.
- Recognize the early symptoms of carbon monoxide (headache, nausea, fatigue, shortness of breath).
- If the detector sounds an alarm, go outside and call 911.

Stay Warm - Prevent Hypothermia

- Dress in layers; wear a hat, scarf, and gloves.
- Drink plenty of fluids and warm/hot drinks.
- Keep active, but not to the point of sweating.

Living Healthy

Better Choices, Better Health, a free program sponsored by Stanford University, can help you find practical ways to deal with pain, fatigue, and stress. You'll discover better nutrition and exercise choices, understand new treatment options, and learn better ways to talk with your doctor and family about your health.

Participants can log on from any computer at any time to participate in workshop sessions, complete exercises, read posted material, and interact with others. This is a good way to learn more about staying healthy at times that are convenient for you. Sign up for an online workshop at <https://selfmanage.org/BetterHealth/SignUp>

Retirees and Health Insurance

MainePERS deducts health and/or dental insurance premiums from your benefit payment each month as one of our services to you and your plan administrator. If you have questions about your plan or coverage, please contact the administrator of your insurance program with your questions. To view a listing of those organizations, see the Retired Members FAQ section of our website.

