



### Greetings!

Enclosed is your 2020 Benefits Payroll Calendar. We hope that you find this to be a useful tool for tracking when benefit payments are direct deposited into your account.

In addition, security is always on our minds at MainePERS and we thought it might be on yours too. Whether you're focused on financial security, estate planning, physical security, or cybersecurity, we hope that you find this issue of the *Retiree Reminder* useful.

### General Information

Ever wonder where to start looking for information about health, housing, guardianship, long term care, legal issues, meals and nutrition, MaineCare/Medicare, medications and more? The State of Maine's Department of Health and Human Services website is an excellent resource for information: <https://www.maine.gov/dhhs/>. There is a specific section for elders designed to inform Maine's aging population. Whether you need information for yourself or on behalf of a loved one, we urge you to consider the value of checking the website for information.

### Cybersecurity

Cyber thieves who gain access to or control of your email account can change your settings, including your password, and even use your account for criminal purposes. Once someone gains access to your email account, they can read, delete, and even send emails that look like they are from you.

Consider using a complex password that consists of a combination of upper-and-lower-case letters, numbers, and symbols. This is your best defense against cyber thieves accessing your email account.

One other habit that will greatly increase your protection is to always check the sender's email address of any email that contains links or attachments to make sure that the sender is legitimate. Clicking on the sender's address will show you the real address, not just the shortcut they have given as the sender. Fraudulent links in emails will send you to a website that may look legitimate, but is really designed to steal your identity by requesting you fill in a form with your personal information, such as your Social Security number. Fraudulent attachments can contain different types of malicious code which can harm your phone or computer and steal sensitive data.

### Identity Verification When You Call Us

Part of our commitment to you is maintaining the safety and security of any personal information we have in our files. Know that MainePERS will never discuss personal information with anyone unless we can confirm their identity and that they are authorized to receive the information. To deliver on that promise when you are calling with questions, if you want to discuss information that otherwise would be confidential, we will ask a series of questions that only you should know the answer to before we start a telephone conversation. This helps us to know that you are who you say you are when you call. It is also why we will not conduct certain kinds of business by telephone, through email, or by fax. After all, keeping your personal information safe is the foundation for everything else we do.



## Let's Keep In Touch

Throughout your retirement, MainePERS will be sending you documents through the mail, like this newsletter, the tax forms you receive every January or information about changes to your benefits. Without a current address and other contact information on file, we won't be able to reach you. To maintain the information, we need your help every time your mailing address changes.

Also think "MainePERS" any time you file a change of address with the Post Office. That's important because, although the USPS will forward some of your mail for a few months, once they stop forwarding it, we can't contact you. To change your address with us, submit a MainePERS data update form.



The form can be downloaded from the internet by visiting the Retiree Home Page of the MainePERS web site ([www.mainebers.org](http://www.mainebers.org)), and clicking on the link labeled "Address and Information Changes". Fill in all your current contact information and mail the form to us at the address shown at the top of it.



We will send you the form. Call MainePERS at (207) 512-3100 or toll-free at (800) 451-9800 to request it.



Visit us here in Augusta. Come into our office at 139 Capitol Street and we will provide the form and give whatever assistance you need filling it out and submitting it on the spot.

## How to Find Us

After more than 25 years at our 96 Sewall Street location, MainePERS moved just up the street to a new building at 139 Capitol Street in Augusta.

MainePERS is located on the corner of Capitol and Florence Streets. We are approximately .75 mile from the Maine Turnpike and just up the street from the new State of Maine Office Building.

We are open for business from 8:00 am to 5:00 pm and have plenty of parking to welcome our members.

