



Lobby Operations

We understand that many of our retirees are most comfortable conducting business with us in person, and we are here to help you. MainePERS' lobby at 139 Capitol Street in Augusta is open Monday through Friday from 8:00 a.m. to 4:00 p.m. Our foyer also remains open for limited-contact drop-off of materials using our secure drop-box. Masks are required to enter and conduct business in the foyer and lobby. The availability of our lobby for business is subject to change should conditions change, so please call ahead of your visit to confirm our availability to speak with you in-person.

Digital Signatures and Secure Electronic Form Completion with DocuSign

In June MainePERS began accepting digital signatures on certain forms using "DocuSign." This digital option allows you to complete and submit forms easily, quickly and securely, all while on-line. Several "digital signature forms" are available on-line in a "self-serve" manner. You can find these in the forms section of the MainePERS website, www.mainepers.org, located under links containing the word "DocuSign."

Completing many of MainePERS' forms results in changes to your personal, non-public information. Because the security of your personal information is our priority, MainePERS has established an identity screening process to make sure that we are not talking to someone trying to steal your information. Please see the Telephone ID Verification article below for more information about that process. With forms that will result in changes to non-public information, after we verify your identity, we will verbally provide you with a document access code that only you will have and email you a secure DocuSign form to complete. The digital access code we give you will allow you to unlock the form, which you can then complete and submit using the instructions we provide. You will receive a PDF copy of the completed form via email.

We are expanding the number of forms available for use with DocuSign, but we do not require that any forms be digitally signed. All forms remain available in paper for manual completion, signature and return to us via mail or in-person. DocuSign is an additional option meant to give you more flexibility.

Telephone ID Verification

The security of your personal information is a MainePERS priority, and so is efficiently and effectively providing the services you deserve. Many of our retirees prefer to conduct business with us by telephone. In order for that to happen in a secure manner, MainePERS has established an identity screening process that allows us to discuss the details of your account with assurance that we are talking to you.

Here is what you can expect: When you call us, we welcome any questions – we are here to help. If answers to your questions require general information, we will provide them without any need for verification of your identity. However, if your questions are regarding non-public information that is specific to your account, we will pause the conversation and let you know that continuing will require us to verify your identity with questions only you would be able to answer. In addition to answering detailed questions about your account, we can make updates to your records after we have verified your identity.

The decision to have your identity verified in order to continue the conversation is yours. If you choose not to participate in the identification process, or the answers you provide do not match what is expected, we will not be able to discuss anything that includes non-public information. In this situation, we are glad to mail the information you are seeking to the address we have on file for you.

Annual Notice of Right to Elect or Revoke Federal Tax Withholding

You have the right to decide whether or not you want federal income tax withheld from your monthly MainePERS benefit payment.

When making your decision, remember to take into account that you are still responsible for payment of federal income tax on the taxable portion of your MainePERS benefit when you file your return. Not having enough tax withheld or paid in during the year could leave you subject to tax penalties.

You may change your current withholding election by sending us a completed W-4P, which you can find on the Internal Revenue Service website at www.irs.gov. No action is necessary if you do not wish to change your current income tax withholding.

Gross Federal Income Tax Exclusion for Eligible Retired Public Safety Workers

Retired public safety workers receiving a MainePERS retirement benefit may be eligible to deduct up to \$3,000 from gross income on their federal tax return. Two conditions must be met in order to qualify for this deduction. The first is you must have retired at or after your normal retirement age or due to disability. The second is you must be having your health insurance premiums deducted directly from your MainePERS benefit.

More information about this deduction can be found at www.mainebers.org. Click on the "Retirement" tab at the top of the page, then click on "Benefit Payment and Tax Information," and go to Question 12.

State of Maine Income Tax and the Pension Income Deduction

It will not be long before it is time to file your 2021 Federal and State of Maine Income Tax Returns. We will help you prepare for this year's tax filing by mailing a Form 1099-R in January with the amount of the taxable portion of your MainePERS retirement benefit.

The good news is you may qualify for a pension income deduction when filing your State of Maine Income Tax Return because you are a recipient of a MainePERS retirement benefit.

The State of Maine provides a deduction from gross income of up to \$10,000 if you file as a single taxpayer. Married taxpayers may qualify for a deduction of up to \$20,000.

More information about this deduction can be found on our website at www.mainebers.org. Click on the "Retirement" tab at the top of our homepage, then on "Benefit Payment and Tax Information," and go to Question 11.

The Risks of Public Wi-Fi

As technology progresses we feel more secure that there are controls in place that will keep us safe when using technology out in the world. However, public Wi-Fi remains a persistent threat. It's important to keep in mind that there are bad actors that can and will take advantage of people using public Wi-Fi. A password that is posted publically is a good indication that a Wi-Fi network is not secure. Some other vulnerabilities are:

- No or weak passwords
- Misconfigured Hardware
- Outdated Software
- Fake hotspots
- Other users on the network

These vulnerabilities lead to identity theft, data breaches, malware infections and traffic interception. Some ways to mitigate risk are using a VPN, turning off Bluetooth and file sharing, not opening or sending sensitive data, using an antivirus program, and enabling a firewall. Better yet, avoid using public Wi-Fi whenever possible.

Stay in Touch

Throughout your work life and into retirement, we are here for you and often have information to share. This information includes important tax documents for retirees and information about benefits for active members. We are only able to get this information to you if we have your current contact information.

If you are changing your address with the Post Office or have a new phone number or email address, please remember to let us know.

There are four different options for updating your contact information with us:

- ✓ Call us at (207) 512-3100 or toll-free at (800) 451-9800 to request that we send you our update form.
- ✓ Call us, participate in a brief security screening, and we will change the information for you while on the phone.
- ✓ Visit us here in Augusta at 139 Capitol Street and complete the form while you are here.
- ✓ Download the form from www.mainebers.org by clicking on the link labeled "Address and Information Changes," fill it out, and mail it to us at the address listed on the form.

We look forward to hearing from you.