Summer is winding down. Those easy days of summer start to change into the excitement of all the activities associated with fall, including going back to school. It may be easy not to think of planning for the beginning of school, but that can lead to jamming all of the schedule changes, school supply buying, and other tasks into the week before school starts. You can help this situation by planning for all the activities and setting a new family routine.

Summer activities and altered sleep habits can cause havoc to any family routine. You can see dramatic differences when you compare summer activities to back-to-school schedules that include early morning wakeups, time for homework, and family discussion time. However, there are ways to plan for a smoother transition from the carefree days of summer to the more structured routines of back to school.

Since summer sleeping routines can be considered altered at best, start adjusting to routines that are similar to your child’s school time schedule. Begin these changes a week or so prior to the start of school. Some questions to consider may include: how long does it take for your children to wake up, how fast can they get dressed, eat breakfast, and get to the bus stop on time? In some cases you may just put these matters down to luck and hope for the best when school starts. Instead of leaving it to luck, we propose that you take the week before school starts and practice your routines. If your child is sleeping until 10:00 a.m., gradually change that schedule to an earlier time. That may seem stressful, but it will be a lot easier changing their sleeping schedule before school starts. As for breakfast, plan to have meals that can be made in a short period of time (such as cereal or instant oatmeal). To help reduce some of your stress, remember that once your child’s school routines are established, there may be time to enjoy the peace and quiet.

Creating a back-to-school list of things to do may also help reduce some of the stress associated with going back to school. This list can include important dates, reminders, and items to purchase for school, (such as school supplies, after school snacks, and school clothing). Put the list on your refrigerator.

The two weeks before school starts is also a great time to review school and safety rules. If you don’t have a copy of the rules, call the school and request the information. Make sure everyone knows the times for the bus. Have contingency plans in place in case the bus is missed — either coming or going from school. Check and double check (often!) to make certain your child knows what the plans are.

This may be a good time to discuss some of the issues your child may experience in the upcoming school year. For example: discuss how your children might deal with bullies, or, for the older children, how to deal with alcohol or drugs. This can help prepare your children to deal with difficult situations. Let your children know that you are open to talk about any subject matter that may arise. On the positive side, you can discuss subjects such as making new friends and exploring extra curricular activities. Let your children know that they are not facing situations alone. Set a time each day to talk with your children about their school day. Make sure they know when you will be available to them.
In the last issue of The Benefits Corner, we looked at how Social Security retirement benefits (SSRB) are calculated. This issue will discuss the opportunity for someone to continue to earn income while drawing his/her Social Security retirement benefit.

Under current regulations, you will become eligible for your full SSRB between the ages of 65 and 67, depending on the year of your birth. You can, however, still draw your retirement benefit as early as age 62. If you do, you take a permanent reduction in retirement benefits; however, you will have more in your pocket until approximately age 77 by beginning the benefit earlier because you will have drawn the benefit for a longer period of time.

Regardless of when you begin to receive your SSRB, you may also continue to earn a certain amount of income without affecting your SSRB. For calendar 2005, if you are between the ages of 62 and the calendar year in which you become eligible for your full retirement benefit (FRB) as noted above, you can earn up to $12,000 without impacting your SSRB. If you earn over $12,000, your SSRB is reduced $1 for every $2 you earn above the $12,000. For example, if you earn $20,000 in 2005, the formula would be $20,000 minus $12,000 divided by 2, which equals $4,000. This means that your SSRB would be reduced by $4,000 in 2006. This is accomplished by withholding SSRB checks until the overpayment has been repaid.

From January 1 of the calendar year in which you reach your FRB until the month in which you reach your FRB, you can earn up to $31,800 without impacting your SSRB. If you earn over $31,800, your SSRB is reduced $1 for every $3 you earn above the $31,800. For example, if you earn $34,800 in 2005, the formula would be $34,800 minus $31,800 divided by 3, which equals $1,000. This means that your SSRB would be reduced by $1,000 in 2006 as noted above.
Non-Discrimination Notice: In complying with the letter and spirit of applicable laws and in pursuing its own goals of diversity, the University of Maine System shall not discriminate on the grounds of race, color, religion, sex, sexual orientation, national origin or citizenship status, age, disability, or veterans status in employment, education, and all other areas of the University. The University provides reasonable accommodations to qualified individuals with disabilities upon request. Questions and complaints about discrimination in any area of the University should be directed to the campus Equal Opportunity Director.

GOOD NEWS!! Beginning with the month in which you reach your FRB (age 65 to 67, depending on your year of birth), there is no earnings limit. This means you can draw your full social security benefit and earn unlimited income without any offset to your SSRB.

Please note that the $12,000 and $31,800, noted above are for calendar year 2005 only and change each year. If you are eligible to draw SSRB and are still working, you should review your situation carefully. If you have not reached your FRB age and you are still working with substantial earnings income, it is usually not advantageous to begin SSRB. In defining earnings, the Social Security Administration (SSA) generally looks at earnings as an employee or net income if self-employed. The SSA does not consider pensions, dividends, capital gains, etc. when determining the earnings limit.

DATES to REMEMBER

Dependent Status Changes

While employed at the University of Maine System, you have the opportunity to provide life, health, and dental coverage for eligible dependents (spouse, eligible domestic partner, and children).

If a family member ceases to be your dependent for any reason, contact your Campus Benefits Office as soon as possible. This will ensure that your benefits file with the University is correct and permit appropriate changes to benefit deductions to occur. If you have a child whose dependent status ends but you do not notify your Campus Benefits Office until six months later, there is no refund of premiums you paid for that period. Also, if health and/or dental claims were paid during a period for someone who was not a covered dependent, the insurance carrier may recover any payments made to medical providers during that time, leaving you responsible for the total cost of those services.

As required by federal law, employers like the University of Maine System offer the opportunity to continue health and/or dental coverage to dependents who cease dependent status under the Consolidated Omnibus Budget Reconciliation Act (COBRA). However, if you do not notify your Campus Benefits Office within 60 days of when someone ceases dependent status, the opportunity to elect COBRA continuation coverage is forfeited.

Please contact your Campus Benefits Office for further information and assistance when you have a dependent status change.

UMS RETIREE CORNER

Address Changes

When you move, or if your address changes due to E-911, please remember to call the University of Maine System Benefits Office so your records can be updated. This will ensure that you will continue to receive your pension checks, direct deposit advice, 1099R’s, updates regarding your University health insurance, and this newsletter in a timely manner.

Note: If your address is changed because of E-911, contact the University with your new address as soon as possible. The Post Office will only deliver mail that has your former address for a limited time period.
Summer months are here and Fall is fast approaching. This is the time to enjoy the outdoors, but watch out for Mr. Sunshine—use that sunblock and drink plenty of water. Find the hidden somewhere in this newsletter and you could win a $25 gift certificate from Wal-Mart. Once you find it, send your name and the location to the University of Maine System, 107 Maine Avenue, ATTENTION: Benefits Office, Bangor, ME 04401, or e-mail to benefits@maine.edu. You will then be entered into a drawing for the $25 gift certificate. All entries MUST BE IN OUR OFFICE BY SEPTEMBER 15, 2005. Drawing to be held on SEPTEMBER 16, 2005. Good Luck!

CONGRATULATIONS to Patti Sutter, a University of Southern Maine (Muskie School) employee, winner of April’s Wal-Mart gift certificate.