

# Post-coronavirus Workplace Preparedness Checklist

By taking workplace preparedness steps such as updating office layouts, encouraging new behaviors and evaluating existing policies, employers can help prevent the spread of COVID-19 and protect the health and safety of employees. To get started, employers can review topics on this checklist. [Click for PDF.](#)

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## In the Spirit of Helping Others

Our clients include many of the small businesses and non-profit organizations we count on in our communities. News and social media include stories daily of Mainers helping Mainers and raising money to help others. We thought we would highlight some those efforts.

**Opportunity Knox:** Hosted online by the Penobscot Bay Regional Chamber of Commerce, this is a centralized way to send funds to Knox County area businesses and non-profit organizations. You decide how much you want to give in support, and the website allows you to divide that amount among the businesses and organizations listed. Many, though not all, of those listed are our clients. Participation is not automatic – businesses and non-profits have to ask to be listed. More information: [opportunityknox.me](http://opportunityknox.me)

In Belfast, the City of Belfast has set up the **Belfast Keep the Faith Fund**, which is providing grocery vouchers to residents and grants to small businesses. Individuals can call 338-3370 x131 for more information. Donations

can be made by check to the City of Belfast with subject line: Belfast KTF Fund and mailed to: City of Belfast, Attn: Belfast Keep the Faith Fund. 131 Church Street, Belfast, ME 04915. A donation to the Belfast Keep the Faith Fund is tax deductible. More information: [cityofbelfast.org/groceryvoucher](http://cityofbelfast.org/groceryvoucher) and [cityofbelfast.org/smallbusinessgrant](http://cityofbelfast.org/smallbusinessgrant).

On MDI, the **Bar Harbor Chamber of Commerce** is highlighting those businesses staying open on their website here: [visitbarharbor.com/open](http://visitbarharbor.com/open). To the best of our knowledge there's no formal effort launched in Southwest Harbor yet, but we are monitoring the situation and should that change we'll update this information asap.

Statewide, a host of organizations have banded together to launch **Pay It Forward Maine** which works in a similar fashion to the Pen Bay Chamber's Opportunity Knox. You can find full details here: [payitforwardmaine.com](http://payitforwardmaine.com)

Also, there is the statewide **Maine Helps** program, designed to connect Mainers looking to volunteer time, treasure or talent so that their impact is maximized and everyone stays safe in the process. Maine Helps connects you with ways to immediately help support nonprofits, businesses, and your community in the fight against COVID-19. More information can be found at this link [maine.gov/covid19/maine-helps](http://maine.gov/covid19/maine-helps)

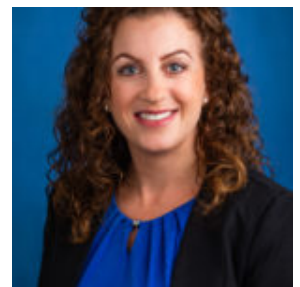
Update 4/27/2020:

The UMaine Cooperative Extension is providing an updated list of agricultural (cheese, eggs, produce, etc.) and seafood pickup locations where consumers can purchase food from the people who produce or grow it. Many local fishermen and producers are organizing more informal efforts. Additional information about these can be found on social media outlets like Facebook. Here is a link to the Cooperative Extension web page: <https://extension.umaine.edu/agriculture/farm-product-and-pickup-directory/>

Any support for these efforts— however small it seems — can make a difference for our communities.

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# Sally Carlisle Completes 12-Week Class on “Aquaculture in Shared Waters”



Sally Carlisle

Sally Carlisle of Allen Insurance and Financial has completed the 12-week class “Aquaculture in Shared Waters,” offered earlier this year by Coastal Enterprises.

Carlisle, a member of the business insurance team and based in the company’s Belfast office. The class was offered at locations in Brunswick and Belfast, with the final four classes offered via video conference.

Topics included site selection; shellfish biology; marketing, sales and logistics; equipment and husbandry and public health and biosecurity. Presenters included representatives of the Maine department of Marine resources, the Maine Aquaculture Association, the Maine Aquaculture Innovation Center, Coastal Enterprises, UMaine’s Sea Grant program and the U.S. Army Corps of Engineers.

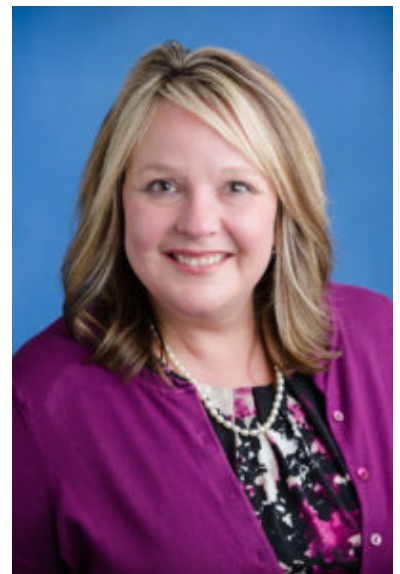
“Continuing education is an important part of all aspects of the

insurance industry,” said Carlisle. “This class offered a unique opportunity to learn about what is and will continue to be one of our state’s burgeoning industries.”

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# Health Benefits – Information Update – 4/6/2020

By Sherree L. Craig, CEBS



Sherree L. Craig,  
CEBS

Bravo to the businesses continuing uninterrupted, but changed, right now.

As you may be struggling to maintain your footing in business, your employees need some assurances and an understanding of what might happen with their oh-so-important-now health benefits in

the event of a reduction in their work hours, a temporary layoff, a furlough, or if a termination of employment becomes necessary.

- **Maine Insurance Code Update.** By order of Governor Mills, an employer may continue to insure employees during an interruption to their employment. If an employer chooses this option, this offer must be made to “all affected employees on a non-discriminatory basis.”

- **COBRA/mini-COBRA.** Federal law requires companies with 20 or more employees to offer continuous group health plan coverage to qualified beneficiaries for a certain period of time, depending on the qualifying event. In Maine, employees working for a company with fewer than 20 employees also have a continuation of coverage opportunity in the event of a temporary layoff. This mini-COBRA protection can extend for up to 12 months and can be paid by the employee or company. The insurance company should be notified of this status change, but the employee’s coverage will be maintained on your group bill. It is important to note that if your company is officially out of business, these options are no longer available.

- **Healthcare.gov Special Enrollment Opportunity.** Employees should be encouraged to review this chance to enroll on the Federal Healthcare Exchange in a timely manner. The loss of group health insurance is considered a qualifying event (unless for non-payment of premiums). This is the time to enroll and apply for subsidies. It must be done at the termination of the group health coverage or at the end of a COBRA election period. They cannot elect COBRA for a few months and then try to switch to the Exchange.

- **MaineCare.** Due to the expansion of MaineCare eligibility, many of your employees may find themselves eligible for this program.

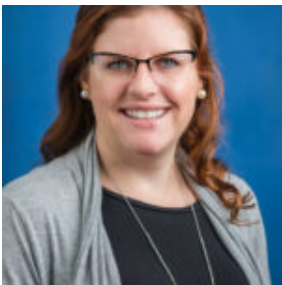
They may apply for coverage or check eligibility at [www.maine.gov/mymaineconnection](http://www.maine.gov/mymaineconnection).

If you have questions about this topic, or other federal requirements for continuation of coverage during a medical leave, I encourage you to reach out to your insurance benefits professional.

Wishing you all the best for your health and success.

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## **Anna Moorman Recognized for 2019 Sales**



Anna Moorman

Anna Moorman of Allen Insurance and Financial has been recognized for Medicare supplement sales in 2019 by Anthem, one of the largest Medicare supplement carriers in the state of Maine.

Moorman is one of two agents at Allen Insurance and Financial who specialize in the complex market of Medicare insurance, working with a number of insurance carriers to give customers a range of choices to suit their needs. Moorman has been with

Allen Insurance and Financial since 2012.

The Anthem award was announced in Portland on Feb. 25. This is the fifth consecutive year that Moorman has received an award from Anthem for Medicare sales; for 2019 she was named one of Anthem's top 10 sales leaders.

"This award indicates that Anna's clients appreciate the way she simplifies the process," said Michael Pierce, company president. "And that's key, because our goal is to provide dedicated, one-on-one attention to our Medicare customers, assessing each person's needs and finding options that will align with their budget and healthcare goals."

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**Sarah Ruef-Lindquist is  
President at Maine Planned  
Giving Council**



Sarah Ruef-Lindquist, JD, CTFA

Sarah Ruef-Lindquist, JD, CTFA will be serving as president of the Maine Planned Giving Council in 2020.

A financial advisor and wealth manager at Allen Financial in Camden, Ruef-Lindquist has been a council board member for most of the past 20 years, and is a regular presenter at the council's annual fall conference.

Ruef-Lindquist has had a role in planned giving as an attorney, former trust officer and philanthropic advisor and consultant to non-profits across New England. She previously served as vice president for Southern Maine of the Maine Community Foundation, Senior Administrative Trust Officer at Union Trust Company, Senior Consultant and founder of Planning for Good and CEO of the Maine Women's Fund.

A trustee of Unity College and director of Rockland Savings Bank, Ruef-Lindquist has presented for the Maine State Bar Association, Association of Fundraising Professionals and Planned Giving Group of New England. She is licensed to practice law in Maine and New Hampshire, and resides in Camden.



Ruef-Lindquist succeeds David Warren, planned giving and major gifts officer at Maine Coast Heritage Trust, as MPGC president. She previously served as president in 2006 and 2007.

“The unprecedented intergenerational transfer of wealth taking place at this time presents tremendous opportunities for organizations to have meaningful conversations with their donors about where their estate and financial planning intersects with their philanthropic passions. Our goal is to see to it that those conversations can take place.” said Ruef-Lindquist.

Founded in 1995, the Maine Planned Giving Council (MPGC) is a statewide, independent, non-profit organization created to encourage charitable giving in Maine through planned giving. The MPGC defines planned giving as any deferred or current charitable gift where the donor’s objectives and circumstances are fully considered in order to provide maximum benefit to both the donor and the charity.

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## **Kellie Doolen Joins Allen Insurance and Financial**



Kellie Doolen

Allen Insurance and Financial is pleased to announce that Kellie Doolen of Lincolnville has joined the company as a scanning associate and receptionist.

A native of Houlton, Doolen is a graduate of the University of Maine and brings 15+ years of retail management and customer service experience to Allen Insurance and Financial. She is based in the company's Camden office.

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## **Sherree L. Craig Now Licensed as an Insurance Consultant in Maine**



Sherree L.  
Craig, CEBS

Sherree L. Craig, CEBS, Senior Account Executive in the Benefits Division at Allen Insurance and Financial, is now a licensed insurance consultant in Maine.

“Sherree’s efforts demonstrate her deep commitment to continuing professional development,” said Mike Pierce, company president. “This commitment is important to all of our insurance divisions

but it is especially so in the always-changing field of employee benefits.”

Craig holds Fellowship standing in the International Society of Certified Employee Benefit Specialists through the Wharton School of Business, and an advanced certification in self-funding from the National Association of Health Underwriters.

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## **The SECURE Act, Part II**

By Sarah Ruef-Lindquist, JD, CTFA



Sarah Ruef-Lindquist, JD, CTFA

Earlier this month, we shared how with January 1, 2020 came a host of changes in how retirement planning will be done in light of the new law affecting retirement plans known as the SECURE Act (Setting Every Community Up for Retirement Enhancement Act of 2019) signed into law in late 2019.

There are a few more aspects to this law that impact how people save for and draw from their retirement plans.

Good News for charities: 70  $\frac{1}{2}$  is still the age to be eligible to make Qualified Charitable Distributions, even though Required Minimum Distribution age is now 72.

One of the most significant changes is that the age when someone must begin taking funds out of a 401(k) or IRA has moved from 70  $\frac{1}{2}$  to 72; For many years, people who turned 70  $\frac{1}{2}$  have to begin withdrawing distributions (Required Minimum Distributions, or "RMD's" (and paying related income taxes) by April 1 of the following year or suffer a hefty penalty of 50% of the amount of the distribution; Now, the age is 72.

70  $\frac{1}{2}$  is still the age at which one becomes eligible to make direct charitable gifts to charity (up to \$100,000 total charitable gifts each year) and not have the gift amount included in taxable income. That's great news for charity and for non-itemizers who are able to take advantage of this tax-efficient means of charitable giving.

### **Saving for retirement is ageless: No age limit on contributing to IRA**

Anyone with earned income for the year may now make contributions to an IRA. Previous to the SECURE Act, age 70  $\frac{1}{2}$  was the cut off and anyone older than that could not make contributions. Now even those beyond 70  $\frac{1}{2}$  can continue to contribute to their IRA as long as they have earned income equal to or greater than the amount they want to contribute, up to \$7,000 for 2020.

We will be hearing more about this new provision of the law affecting retirement plans as we enter 2020 and the new decade. Be sure to check with your financial advisor about how any of this may affect your particular situation.

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# When a Collision is not a Collision

By Chris Richmond

Originally submitted to [WorkBoat Magazine](#) / January 2021



A client's vessel was tied to the dock, unloading its catch. Another fishing vessel struck his boat while backing out. The offending captain said not to worry, that he had excellent coverage and passed along his insurance agent's contact information. After a couple of weeks of dealing with the other company's adjustor, my client was informed that there was no coverage for this claim. The owner who had struck him had hull coverage, but no liability.

If you have a lender involved with your vessel, most likely they will require proof of hull coverage to protect their interests. What they do not ask for is proof of protection and indemnity (P&I) coverage. These are two separate policies that provide different coverages for your commercial vessel. P&I provides coverage for any crew and passengers, as well as any damage to something you hit, whether it be another vessel or a pier. Your hull insurance provides coverage for damage to your vessel, wreck removal and collision liability up to the limits of your

hull coverage.

But when is a collision not a collision? You might think that in the case mentioned above that a collision occurred – one vessel ran into another. But because one boat was secured to a dock and not moving, the event became an allision. In the insurance world, when one vessel strikes another moving vessel, this is a collision. When a vessel strikes a fixed or non-moving object, this is an allision.

In our client's claim, he was secured to the dock. It was an allision, which would normally be covered under the P&I policy. As the other vessel did not have P&I, the claim was denied. Fortunately, in this case our client's insurance company stepped in and covered the claim. The insurance company then has the option to go after the vessel owner to recover payments for the loss.

By opting to not carry P&I, a vessel owner opens himself up to a wide range of potential claims that would not be paid. Each part of a commercial vessel's policy is specifically worded to cover certain parts of a vessel, as well as its operation. Don't make the mistake of thinking some coverage is better than none.