

From: [Nicoloff PsyD, Megan D. DDS Salem](#)
To: [JWMCC Exhibits](#)
Subject: SB 1049
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Attachments: [image001.png](#)

TO: Joint Committee on Ways & Means, Capital Construction
RE: Senate Bill 1049
ON: May 14, 2019

Co-Chairs Holvey and Girod, members of the committee,

My name is Megan Nicoloff, I am a **Psychological Consultant** working at **Disability Determination Service in Salem**, and I am a **OPSRP** PERS member. We are a hard working group of folks at DDS who look out for Oregon's disabled. It is discouraging to hear that while we are hard at work 8 hours a day, 40 hours a week trying to secure some semblance of financial relief to the disabled of Oregon, our own financial security in retirement is continually threatened.

SB 1049 harms my retirement security by making unaffordable cuts to my individual account program. According to analysis from PERS, if this bill passes, my IAP would be cut **7.1%**. This is a tax on my retirement benefits to pay the state's obligation to retirees. These cuts are unfair and illegal and hurt working people like me. People like me hired after OPSRP was created are not the cause of the state's pension debt. The 2003 system was designed to be sustainable and it is. But now you are asking me to take a cut to pay a debt I had nothing to do with creating.

Besides, OPSRP members like me already earn, on average, only 88% of what we would earn in the private sector. **I live responsibly and within my means and I count on my retirement so that when I retire I can continue to live responsibly and within my means. My retirement package was part of my salary negotiation when I was hired. I didn't get to negotiate my retirement amount, but I did negotiate my salary based on what my retirement would be. Over the years state workers, like myself, have agreed to lower salaries and other cuts in order to protect benefits. Reductions to our benefits are a betrayal of those agreements.**

This isn't just about how this impacts workers like me though, it's about Oregon's ability to continue to recruit and retain a strong public workforce. 30% of my colleagues are eligible to retire today. If SB 1049 passes, we will have a rush of retirements and our already overworked staff will struggle with workload issues and the so-called "brain drain" that comes with losing more experienced workers.

I show up to work every day and do my job. I have kept my end of the deal. I urge you to vote NO on SB 1049 and keep your promise to people like me.

Thank you,

Megan Nicoloff, PsyD

Lead Psychologist Consultant

Disability Determination Services

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