

November 17, 2016

Maine State Chamber honors state's five most recent U.S. Senators at 2016 Annual Meeting

Historic event celebrates leadership, discusses civil discourse



At its 2016 Annual Meeting on Friday, October 28, the Maine State Chamber hosted Maine's five most recent U.S. Senators for a discussion about their careers and the state of American politics. Sens. Susan Collins and Angus King were joined by former Sens. William Cohen, George Mitchell and Olympia Snowe for the historic event as they all took the stage together for the first time.

The wide-ranging discussion moderated by John Harwood, chief Washington correspondent for CNBC and a political writer for the New York Times, touched on the election, foreign policy, the changing world economy and political polarization. Before an audience of more than

600 attendees, the senators – three Republicans, one Democrat and one independent, all known for their bipartisan approach – praised and joked with one another but also reminisced about a time when Washington politics were more civil, even if the issues were no less contentious. The discussion often returned to the need for bipartisanship in solving the nation's problems with less finger-pointing and name-calling. In fact, all agreed that the center seems to have disappeared from the political spectrum as the extreme fringes of the Republican and Democrats have pushed out centrists.

"My experience is that if you can get broad agreement on the facts, policy can

be done," said Sen. Angus King, Maine's junior senator, an independent who was elected in 2012. "The most pernicious doctrine out there today is that compromise is a dirty word. No human enterprise can survive without compromise."

Mitchell and Cohen both said that they don't expect centrists to be in power again or to be demanded by the American public any time soon. Both said they thought the concept must return in the long run.

Cohen noted that globalization, immigration and the democratization of information have caused shifts in job opportunities in the country, a loss of identity and the feeling that the playing

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MAINE S T A T E CHAMBER *of* COMMERCE

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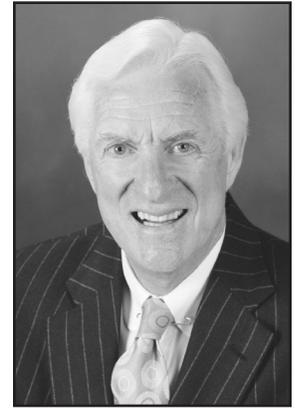
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About the Maine State Chamber of Commerce: Since 1889, the Maine State Chamber has been fighting to lower your cost of doing business. Through our Grassroots Action Network and OneVoice program, we work with a network of approximately 5,000 companies statewide who see the value in such a service and provide the financial support that keeps our access, advocacy, and assistance efforts going strong. As Maine's Chamber, we make sure that the business environment of the state continues to thrive. The Maine State Chamber of Commerce advocates on behalf of their interests before the legislature and regulatory agencies and through conferences, seminars, and affiliated programs.

A message from the president...

“During this season of thanksgiving, may we always be thankful that we are Mainers...”

by Dana Connors



Regardless of the varying opinions on the recent election results and the uncertainty before us, one thing remains clear to me this holiday season: There is still much to be thankful for!

I am thankful for high-caliber, collaborative leaders. Throughout history, Maine has a legacy of leadership. At our Annual Meeting last month, we were joined by our five most recent U.S. Senators and heard from them about their experiences on the national and global stage. Their example of leadership sets a course for us to follow and issues a challenge for us to return to civility in government as we seek solutions in the future. If you weren't able to join us in person, please check out the video and photos online at www.mainechamber.org.

I am thankful for our members for their investment in this state and their contributions to Maine's economy. You are our compass and our rudder. If you haven't filled out our *Where We Stand* survey yet, I encourage you to do so before November 23. Your completion of this survey is crucial to forming our public policy positions during the 128th Maine Legislature.

I am thankful for the companies that sponsor our many, diverse events and publications. Your generosity provides us the opportunity to offer timely, quality information to businesses, legislators, administrators, and the media. Don't miss the upcoming Health Care Forum in early December, and watch of our 2017 calendar of events as well.

I am thankful for our affiliates, partners and staff. The synergy they possess allows us to serve our members, Maine's business community, as *The Voice of Maine Business* with world-class service, innovation, and leadership.

So in this season of thanks, I offer this gentle reminder amidst the uncertainty of the post-election headlines: During this time of thanksgiving and goodwill, may we always be thankful that we are Mainers with a history of leadership, ingenuity, and perseverance that is as old as the granite beneath our feet. □

Unum receives prestigious national philanthropic award

When Jobs for Maine's Graduates (JMG) came across an opportunity to nominate one of our corporate partners for the Associated Fundraising Professionals' Corporate Philanthropy Award – we jumped at it. We were told the award honors a business that demonstrates outstanding commitment to philanthropy and community involvement. We feel very fortunate to have an amazing network of Maine businesses that step up every year to support our students and our organization.

Unum happens to be a very important member of that network. During the past 12 years, Unum employees have donated hundreds of hours to help our students, who face barriers to education, to stay in school and become better prepared for post-secondary education and the workforce. Unum's executives have shared their expertise and experiences to help improve our programs and to strengthen our board. And, since 2004, JMG has been fortunate enough to have received a total of \$1,000,000 in grant funding from Unum. So, when it came time to write the nomination, describing why JMG thought Unum was deserving of the award was easy.

The nomination form also called for support letters, from nonprofits in Maine

and across the country that had felt the impact of Unum's generosity. As it turns out, those support letters were extremely easy to come by. Not a single organization refused to endorse the nomination. We had support letters from the Olympia Snowe Women's Leadership Institute, the United Way of Greater Portland, and letters from as far away as Georgia where Unum employees are allowed to use their offices to train service dogs for people with disabilities.

"Since Unum's very first financial gift, JMG has more than doubled the number of youth we serve," Craig Larrabee, president and CEO of JMG, said. "And, thanks to Unum's continued support, we have also been able to expand the services we provide youth in foster care. And it's not just about the money. Their executives invite our students in for company tours and employees spend time in our classrooms, talking with students about setting careers goals and making a plan for the future. Unum has become one of JMG's most trusted and valued corporate partners. We could not be more pleased that the company has been recognized in this way." □



Unum was recently awarded the Associated Fundraising Professionals' Corporate Philanthropy Award for its work with the Jobs for Maine's Graduates (JMG) program. The award honors a business that demonstrates outstanding commitment to philanthropy and community involvement. Above, UNUM's Cary Olson-Cartwright (center) accepted the award on the company's behalf, surrounded by JMG students and staff from both JMG and Unum.

For the most current information, visit www.mainechamber.org

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2016 Annual Meeting... (Continued from Page 1...)



field is not level any more. “Those three factors are what is pulling us apart and pulling us to extremes,” said Cohen, who served in the U.S. House of Representatives from 1973 to 1979 and in the U.S. Senate from 1979 to 1997 and as secretary of defense from 1997 to 2001.

Collins, who was first elected in 1996, said that she and King have seen the center work and she thinks the next president could get bipartisan support from Congress. “The next president has the opportunity to pick issues that have broad bipartisan support by increasing funding for biomedical research, which affects every American family, introducing an initiative that rebuilds our crumbling infrastructure and by really embracing tax reform,” she said.

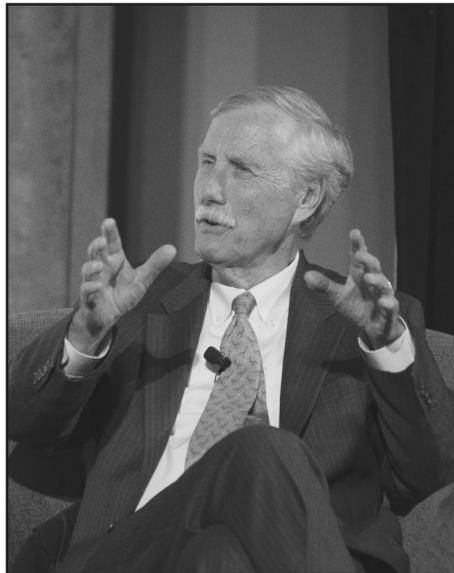
Snowe, who served in the U.S. Senate from 1995 to 2013 and as a member of the U.S. House from 1979 to 1995, left the Senate, in part, because of increasing partisanship. “We need to reinforce what Susan and Angus do working across the aisle,” she said. “The essence of public service is solving problems. We, the American public, must support those who work across the aisles.”

Mitchell, who was appointed to the U.S. Senate in 1980 to complete the unexpired term of Sen. Edmund Muskie and served until 1995, said that economic inequality is the greatest challenge facing Americans and the world today.

“What will change that is our devising effective policy to continue to harness the great benefits of technology and trade as we continue to provide more access to education,” Mitchell said. “If we raise the standard of living for all, the politics will sort itself out.”

As the senior senator on the panel, Cohen took the opportunity to wrap up the discussion with a comment once made about him by a constituent. “He came into our Portland office and told the receptionist, ‘Your boss, he’s too ... he’s too reasonable,’” Cohen said. □

*Photo credit: Dave Dostie Photography
Excerpts as reported in the Bangor Daily News
and the Portland Press Herald.*



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Federal Health Care Reform: Are we at the crisis point with the ACA, and what is the future of health insurance in 2017?

Wednesday, December 7, 2016 ♦ 8:00 a.m. to 11:15 a.m.
Bangor Savings Bank, 5 Senator Way, Augusta, Maine

Probably at no time since its enactment nearly six years ago, will the Patient Protection and Affordable Care Act (ACA) be under greater legislative scrutiny than it will be in the upcoming year. Without question, the ACA has significantly altered the landscape of health care insurance and delivery in this country. And yet, this fall has brought about repeated calls from multiple fronts to either repeal or for changes in the fed-

eral law that attempts to address its flaws, encourage insurer and consumer participation, and curb skyrocketing premium increases.

It appears that for now, the ACA isn't going away anytime soon. This provocative law remains just that – national law. As we enter 2017, unlike past years, inaction on this program at the national level may not be an option. With insurers threatening to abandon the exchanges; younger, healthier people

continuing to avoid purchasing coverage; and, premium rates on the rise nationally, something will likely need to be done to ensure the ACA's long term viability – or not. The question is, what?

Like the other years in the life of the ACA, 2017 is a critical year, both in Maine and nationally, for Maine businesses and individual citizens. This election cycle has a considerable impact on the life of the program and its existence going forward. At the same time, current regulations that require a host of reporting and other mandates from employers remain in place. What do businesses need to know now; what should they be doing now to meet the coming changes and requirements of the ACA; and, what are the next steps?

Please join the Maine State Chamber of Commerce for an informative and timely presentation on the status of the national health care reform law, and what you as a business in Maine need to know as we head into 2017. We will be joined by a panel of local and national experts, who will provide you with the most up-to-date information on what the future may hold for your business and your employees. You won't want to miss it!

This is a free event but seating is limited, so pre-registration is required. To reserve your seat, please email Amy Downing at adowning@mainechamber.org. □



For the most current information, visit www.mainechamber.org

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Register to participate in the 2017 Disability Equality Index by January 13, 2017

The Disability Equality Index (DEI) is a joint initiative of American Association of People with Disabilities (AAPD) and the U.S. Business Leadership Network (USBLN). Developed by the DEI Advisory Committee, a diverse group of business leaders, policy experts, and disability advocates, the DEI is a national, transparent, annual benchmarking tool that offers businesses an opportunity to receive an objective score, on a scale of zero to 100, on their disability inclusion policies and practices. It is an aspirational, educational, recognition tool that is intended to help companies identify opportunities for continued improvement and help build a company's reputation as an employer of choice. It was piloted in 2013-2014 with 48 companies, and now has more than 80 company participants, and growing.

What does the DEI measure?

While employment practices are an important and large portion of the DEI, the DEI also touches on other key areas:

- Culture;
- Leadership commitment;
- Accessibility for customers/clients and employees;
- Community support;
- Supplier diversity;
- And more...

What did participating companies say?

- "We had several 'aha' moments."
- "What I like about the DEI is that the survey questions are comprehensive as they relate to all areas of the company."

- "Helps us think about things in a different and holistic way."
- "Some of the questions were truly eye opening and challenged us to make some important changes."
- "The survey allows the individual completing it to interact with subject matter experts at all levels which creates more awareness."

To view the 2016 Top Scorers and to find out more about participation requirements for 2017, please visit <http://www.disabilityequalityindex.org/>. □

About the USBLN & AAPD...

The USBLN is a national non-profit that helps businesses drive performance by leveraging disability inclusion in the

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Disability Equality Index...
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workplace, supply chain, and marketplace. The USBLN serves as the collective voice of more than 50 Business Leadership Network affiliates across the

United States, representing more than 5,000 businesses. Additionally, the USBLN Disability Supplier Diversity Program (DSDP) is the nation's leading third-party certification program for disability-owned businesses, including businesses owned by service-disabled veterans. Learn more at www.usbln.org.

AAPD is a convener, connector, and catalyst for change, increasing the political and economic power for people with disabilities. As a national cross-disability rights organization AAPD advocates for full civil rights for the 50+ million Americans with disabilities. Learn more at www.aapd.com

The Maine Business Leadership Network (MEBLN) is an affiliate of the USBLN and managed by the Maine State Chamber of Commerce. It is a statewide, employer driven program designed for business leaders to promote hiring practices that enable qualified people with disabilities to enter and succeed in the workplace. For more information about the MEBLN or how your business can get involved, please visit www.mainebln.org or contact Amy Downing, MEBLN program manager, by calling (207) 623-4568, ext. 104, or by emailing adowning@mainechamber.org.

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- **One package, more choices:** You can offer your employees a choice of five plans, so each employee can choose the health care plan that best meets their unique needs.
- **High-deductible plans can be paired with an HMO:** These plans, also known as consumer-driven health plans, give your employees more control over their health care spending, and you have more ways to save on premiums.
- **One statewide HMO network offers big savings:** Pathway network providers work closely with Anthem to maintain quality doctor-patient relationships, while also keeping an eye on cost-effectiveness.
- **Preventive wellness package is included.** Employees can get up to \$200 in financial rewards each year for getting and staying healthy, like getting their yearly wellness exam *and* flu shot, completing a health assessment and certifying that they're tobacco-free.
- **Blue View VisionSM:** It's automatically included with your medical benefits offering essential health vision benefits for children and vision exams for adults.
- **LiveHealth Online provides access to care anytime, anywhere:** Employees can now have face-to-face

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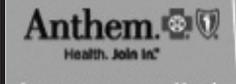
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WORKPLACE WELLNESS

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Prediabetes and Diabetes: Encouraging Prevention and Management

Did you know that one out of three American adults are pre-diabetic? And nine out of 10 of them don't even know it! The good news is that the majority of diabetes cases can be prevented or controlled through weight management and healthy eating.

Pre-Diabetes Signs & Prevention...

What is pre-diabetes? Pre-diabetes means your blood sugar level is higher than normal, but not yet high enough to be classified as type 2 diabetes. However, without intervention, pre-diabetes can become type 2 diabetes in 10 years or less. If you have pre-diabetes, the long-term damage of diabetes may already be starting, especially to your heart and circulatory system.

Here's the good news: Progression from pre-diabetes to type 2 diabetes isn't inevitable. With healthy lifestyle changes — such as eating healthy foods, including physical activity in your daily routine, and maintaining a healthy weight — you may be able to bring your blood sugar level back to normal.

Step One: Know the Risks...

People who fit the following descriptions are more likely to develop diabetes:

- Overweight;
- Exercise fewer than three times a week;
- Have a brother, sister or parent with diabetes;
- Gave birth to a baby who weighed more than nine pounds;
- 45 years old or older; and,
- African American, American Indian, Asian American, Hispanic American/Latino, Pacific Islander*

**People of certain racial and ethnic groups are more likely to develop type 2 diabetes than others.*

Research shows that modest weight loss and regular physical activity can help prevent or delay type 2 diabetes by up to 58% in people with pre-diabetes.

Step Two: Find Your Healthy Weight...

If you're overweight, you're more likely to get pre-diabetes. By losing 5% to 7% of total body weight, you can lower your risk. A good diet can lower your weight and improve overall health.

Continued on Page 15...

Workplace Wellness... (Continued from Page 14...)

Step Three: Choose the Right Foods...

Eat more fruits and vegetables, legumes (beans, lentils, chickpeas, etc.), whole grains, unsalted nuts, and lean meats. Eat less salty snacks, "white" carbs (like white bread, pasta and rice), sugary drinks, and saturated fats and trans-fatty acids.

Step Four: Get Active...

Even light exercise like walking or swimming can make a huge difference. Try and make regular activity part of your routine.

Remember, **small changes make a big difference!** Next time you order a sandwich, ask for it open face on whole grain bread, with extra veggies and hold the mayo. Find ways to walk more or incorporate light exercise into your daily routine. Be creative and find a support network that shares your goals. You can do it!

We've got you covered for all your workplace wellness needs. When employees feel good, they tend to perform better. That's why most Chamber BlueOptions' plans come with employee discounts on health products and services, as well as an online health and fitness program. Just contact your Anthem-appointed insurance producer for more information, or go to the Chamber's BlueOptions web page (www.mainechamber.org/blueoptions.php) to find a producer.

For more information on the Chamber BlueOptions health plan, please contact Joyce LaRoche, executive director of the Maine State Chamber Purchasing Alliance, by calling (207) 623-4568, ext. 113, or by emailing jlaroche@mainechamber.org, or Amy Downing, program coordinator, by calling (207) 623-4568, ext. 104 or by emailing adowning@mainechamber.org. □

**Resources provided by Anthem.com. This information is intended for educational purposes only, and should not be interpreted as medical advice. Please consult your physician for advice about changes that may affect your health.*

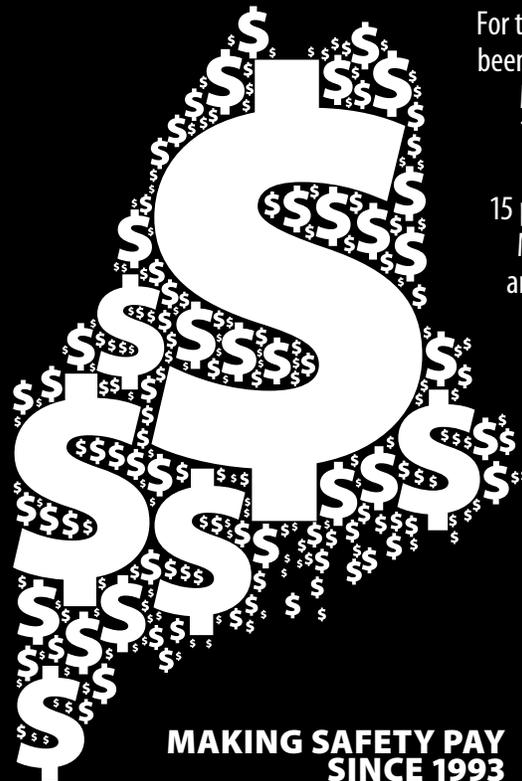
Chamber BlueOptions... (Continued from Page 13...)

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Chamber BlueOptions program requirements include membership in good standing with a local or regional chamber and an assessment form and \$50 fee annually to the Maine State Chamber Purchasing Alliance. To learn more about Chamber BlueOptions, contact a chamber insurance agent. A list of agents can be found online at <http://www.mainechamber.org/mx/hm.asp?id=blueoptions>. □

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***Wednesday, December 7, 2016 ♦ 8:00 a.m. to 11:15 a.m.
Bangor Savings Bank, Augusta***

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