

MainePERS PLD Advisory Committee
November 1, 2022 at 1:00 p.m.
139 Capitol St, Augusta, Maine & Via Zoom

AGENDA

1:00 p.m.	CALL TO ORDER		Dr. Rebecca M. Wyke
	1. <u>MINUTES of August 9, 2022</u>	ACTION	Dr. Rebecca M. Wyke
	2. <u>ACTUARIAL UPDATE</u>	ACTION	Dr. Rebecca M. Wyke
	<ul style="list-style-type: none">• Annual Valuation• FY2024 Rate Setting• Additional 2022 COLA		Kathy Morin Fiona Liston, Cheiron
	3. <u>CEO REPORT</u>		Dr. Rebecca M. Wyke
	<ul style="list-style-type: none">• <u>Member and Retiree Survey Results</u>• <u>Disability Working Group</u>		
	4. <u>LEGISLATIVE AND RULEMAKING UPDATES</u>		Michael Colleran
	5. <u>EMPLOYER AUDIT PROGRAM UPDATE</u>		Sherry Vandrell
	6. <u>ADMINISTRATIVE</u>		
	<ul style="list-style-type: none">• <u>RRTW – Early Distribution Tax</u>• <u>RRTW</u>• <u>Current PLD Activity Report</u>		Michael Colleran Sherry Vandrell Chip Gavin
	7. <u>2023 MEETING DATES</u>		
	<ul style="list-style-type: none">• Future Agenda Items• Recommended Meeting Dates: Tuesdays, February 7th, May 2nd, August 1st, and November 7th, 2023 at 1:00 p.m.		
3:00 p.m.	<u>ADJOURNMENT</u>		Dr. Rebecca M. Wyke

MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM

Minutes

PLD Advisory Committee
Regular Meeting
August 9, 2022

MainePERS - Fort Point
Conference Room
1:00 p.m.

The PLD Advisory Committee met at 1:00 p.m. on Tuesday, August 9, 2022 at MainePERS. Dr. Rebecca M. Wyke, Chief Executive Officer, presided. Members present: Nate Williams, Maine Education Association; Sylvia Hebert, AFSCME Counsel 93; Shelly Page, Maine Service Employees Association (remotely); Rick Cailler, Professional Firefighters of Maine; Traci St. Clair, Teamsters; Deborah Roberts, Maine School Management Association; Sophia Wilson, Maine Municipal Association (remotely); Brendan O'Connell, Maine Municipal Association (remotely); David Barrett, Maine Municipal Association (remotely); and Steve Butterfield, Governor's designee. Member absent: Phil Potenziano, Brunswick School Department. Dick Metivier, Board of Trustees, attended remotely. The Committee was joined by: Michael Colleran, Chief Operating Officer and General Counsel; Chip Gavin, Chief Services Officer; Kathy Morin, Director of Actuarial and Legislative Affairs; Sherry Vandrell, Director of Finance; Deanna Doyle, PLD Plan Administrator; and Mary Rodimon, Paralegal.

Dr. Wyke called the meeting to order and introduced Chip Gavin as MainePERS' Chief Services Officer, who oversees member services. She informed the Committee of the remote meeting policy that had been adopted in accordance with recent statutory changes.

MINUTES

The Minutes of August 4, 2021, November 17, 2021 and May 4, 2022, were unanimously approved by the Committee.

RULEMAKING

Mike Colleran reported that the Board of Trustees recently adopted the amendment to Rule Chapter 803 to provide an additional 1% cost of living adjustment (COLA) to eligible retirees retroactive to September 1, 2021. The amended rule became effective in late July and is being implemented for an August payment. Mike further reported that Rule Chapter 202 (which had governed the Medical Board) has been repealed, and new Rule Chapter 512 has been adopted to set reimbursement rates and waiver requirements for independent medical examinations. The Board of Trustees will meet later this week to consider adopting amendments to Rule Chapter 414 (Required Minimum Distributions) and will hold public hearings on proposed amendments to Rule Chapters 509 (Impossibility) and 702 (Appeals). Mike reported that the System will initiate consensus-based rule development in the fall on disability and appeals rules.

2022 COLA

Kathy Morin reported that the CPI-U (Consumer Price Index for All Urban Consumers) for the year ending June 30, 2022 was 9.1%. She noted that the Board of Trustees will vote at its August meeting to award a 2.5% COLA as required by rule.

The Committee then discussed various scenarios for providing an additional COLA, including the funding implications. It was agreed to revisit the topic after the valuation report is received in October and that the November PLD Advisory Committee should be moved to earlier in the

month to permit rulemaking in November should the Committee recommend an additional COLA payment.

STRATEGIC PLAN UPDATE

Dr. Wyke reported on the 5-year strategic plan that will go before the Board of Trustees for approval. The plan will guide the direction of the System for the next five years. Dr. Wyke noted that the process of developing the plan engaged all employees through multiple all-staff meetings, small group meetings, and employee surveys to refine the mission and vision statements and to develop a set of organizational values that best represent the collective commitment of our staff. She expressed how valuable the staff has been with taking on the organizational values. She reported that feedback was received from the public and stakeholders. All of this was used to shape the plan being presented to the Board of Trustees.

EMPLOYER AUDITING PROGRAM UPDATE

Sherry reported that three reviews of PLD employers have been completed since she last reported to the Committee, and three are currently in process. The total number of reviews completed since inception of the program is 71.

ADMINISTRATIVE

Sherry referred to the Retiree Return to Work (RRTW) report and stated that the number of RRTW employees continues to remain steady. She noted we continue to monitor activity and work with employers to ensure they understand their reporting obligations.

Deanna Doyle reported that there have been 11 PLD employers joining the plan since the last report to the Committee. Some of these are rejoins, but most are new to the plan. She further reported there have been 23 plan changes, 28 inquiries about joining or rejoining the plan, 37 inquiries about plan changes, and one inquiry about a partial withdrawal.

Deanna reported that the first annual open enrollment for the PLDs that adopted the new Limited Period Open Enrollment Provision will run from September 1, 2022 thru November 1, 2022. To date, 74 PLDs have adopted the provision for their employees. Deanna noted we will be sending these employers an e-blast reminding them about open enrollment and providing instructions on administering the elections. She further noted that we will be holding information sessions via Zoom for interested employees to attend.

ADJOURNMENT

The meeting was adjourned at 2:00 p.m.

Date Approved

Dr. Rebecca M. Wyke, Chief Executive Officer

MEMORANDUM

Date: October 26, 2022

To: PLD Advisory Committee Members

From: Kathy Morin, Director of Actuarial and Legislative Affairs

Re: Actuarial Report

Fiona Liston from Cheiron will join the meeting to discuss three topics: the results of the 2022 Valuation, FY 2024 rate setting, and additional cost-of-living adjustments. A copy of the actuarial presentation for the November 1 meeting is included with this memo.

2022 Valuation Results

The System's actuary, Cheiron, has completed the June 30, 2022 valuation, and the full report is included with this memo. At its meeting on October 13, the Board of Trustees accepted the valuation report. Fiona will review the key results of this year's valuation at the meeting.

FY 2024 Rate Setting

Employer and member rates for fiscal year 2024 will be determined based on the results of the June 30, 2022 valuation work. Fiona will model fiscal year 2024 rates under various scenarios that support the goals of: 1) allocating costs 58% to employers and 42% to employees, and 2) paying the aggregate rate that is produced by the annual valuation. In order to provide employers with fiscal year 2024 rates in a timely manner, the Committee will need to take an action to recommend rates at the November 1 meeting.

Cost-of-Living Adjustments

At the August 3, 2022 meeting, we provided information regarding the plan funding and rate impacts of providing an additional cost-of-living adjustment to eligible retirees, beyond the 2.5% maximum adjustment currently provided under the rule. At that meeting, the Committee requested that updated information be provided once the June 30, 2022 valuation work was complete. Fiona will provide that updated information at the November 1 meeting. Any additional cost-of-living adjustment to PLD retirees would require amendment to Chapter 803.

Maine Public Employees Retirement System



PLD Consolidated Plan Advisory Board Meeting

November 1, 2022

Fiona E. Liston, FSA

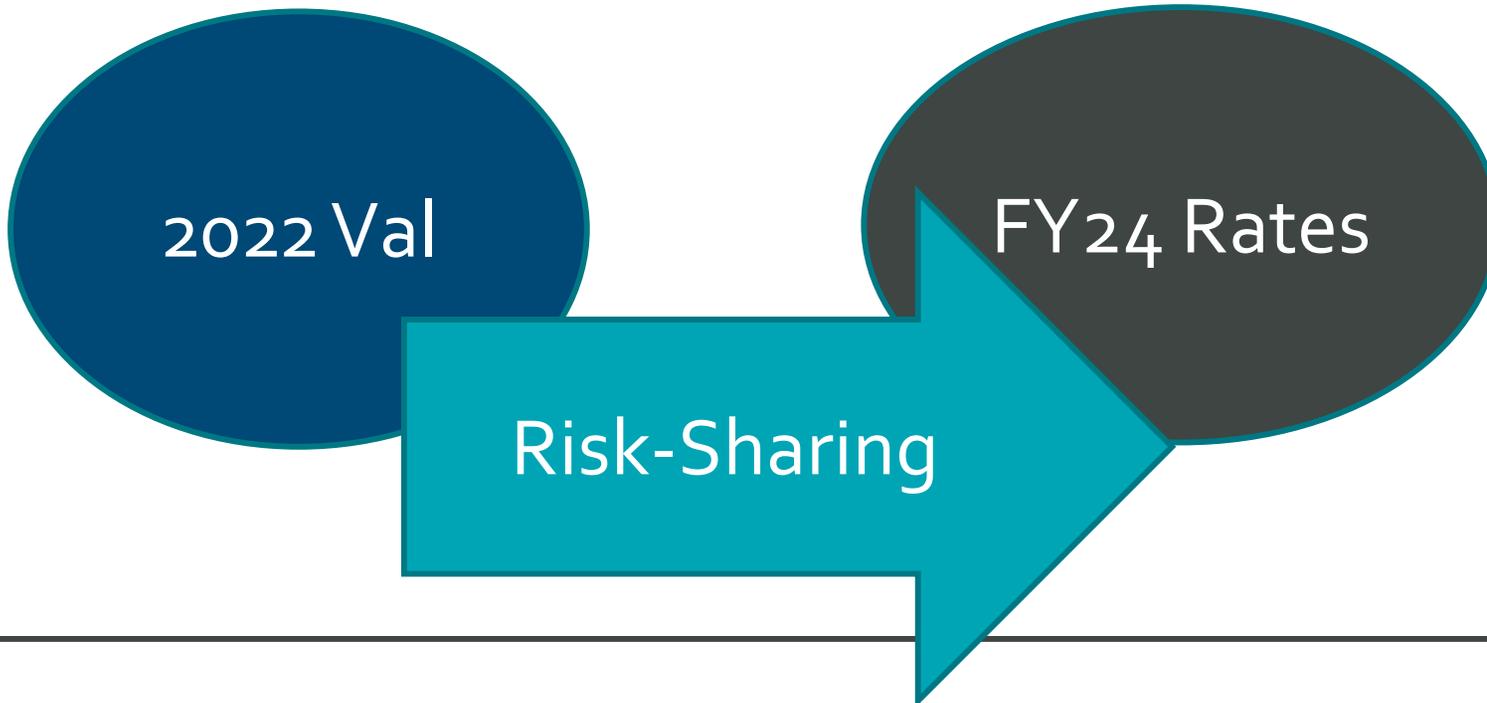




- 2022 Valuation Results
- FY 2024 Rate Development
- Additional COLA



PLD Contribution Timing

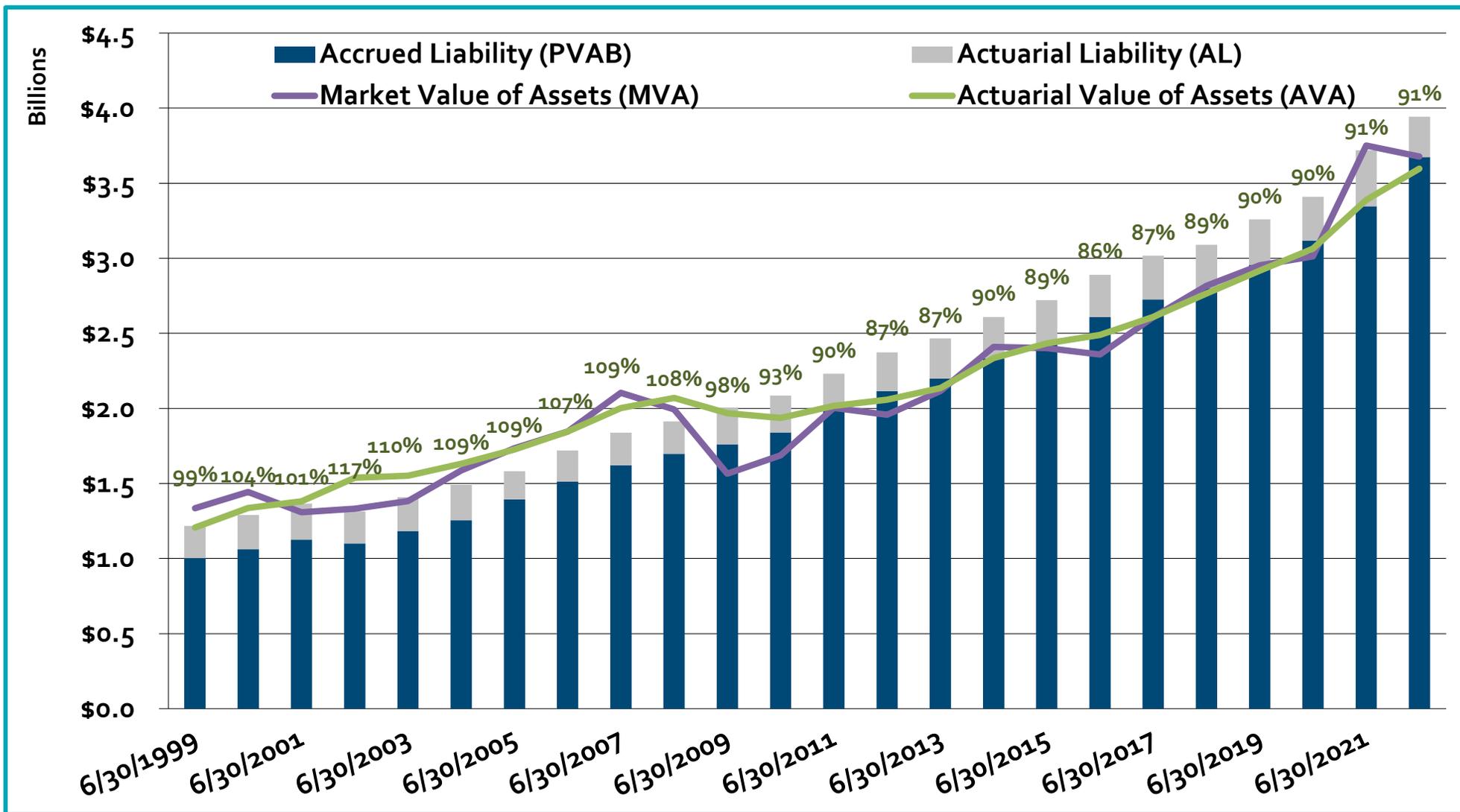




Historical Review



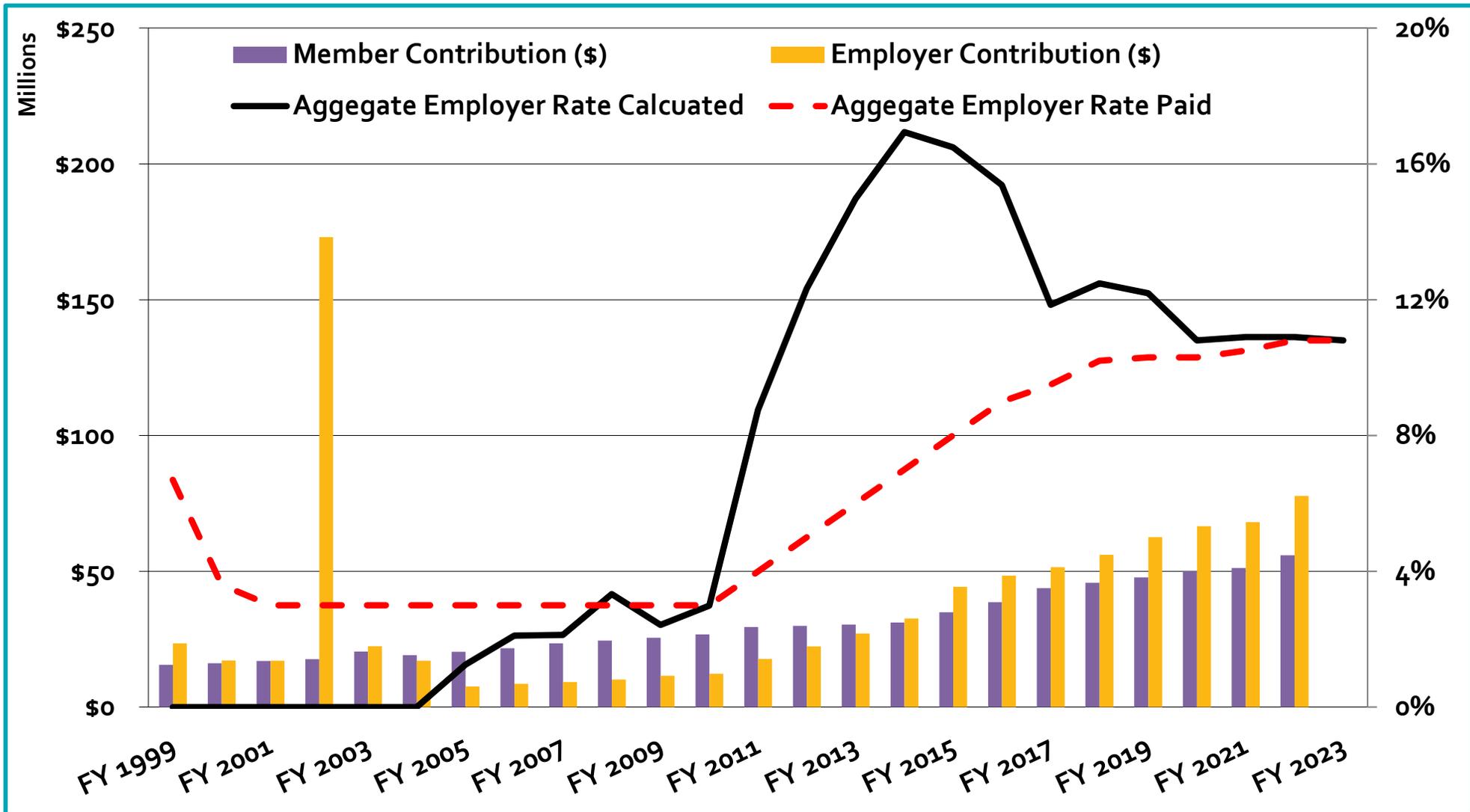
Historical Review – Assets & Liabilities



Percentages shown are AVA funded ratios.

Consolidated Plans Only

Historical Review – Contributions



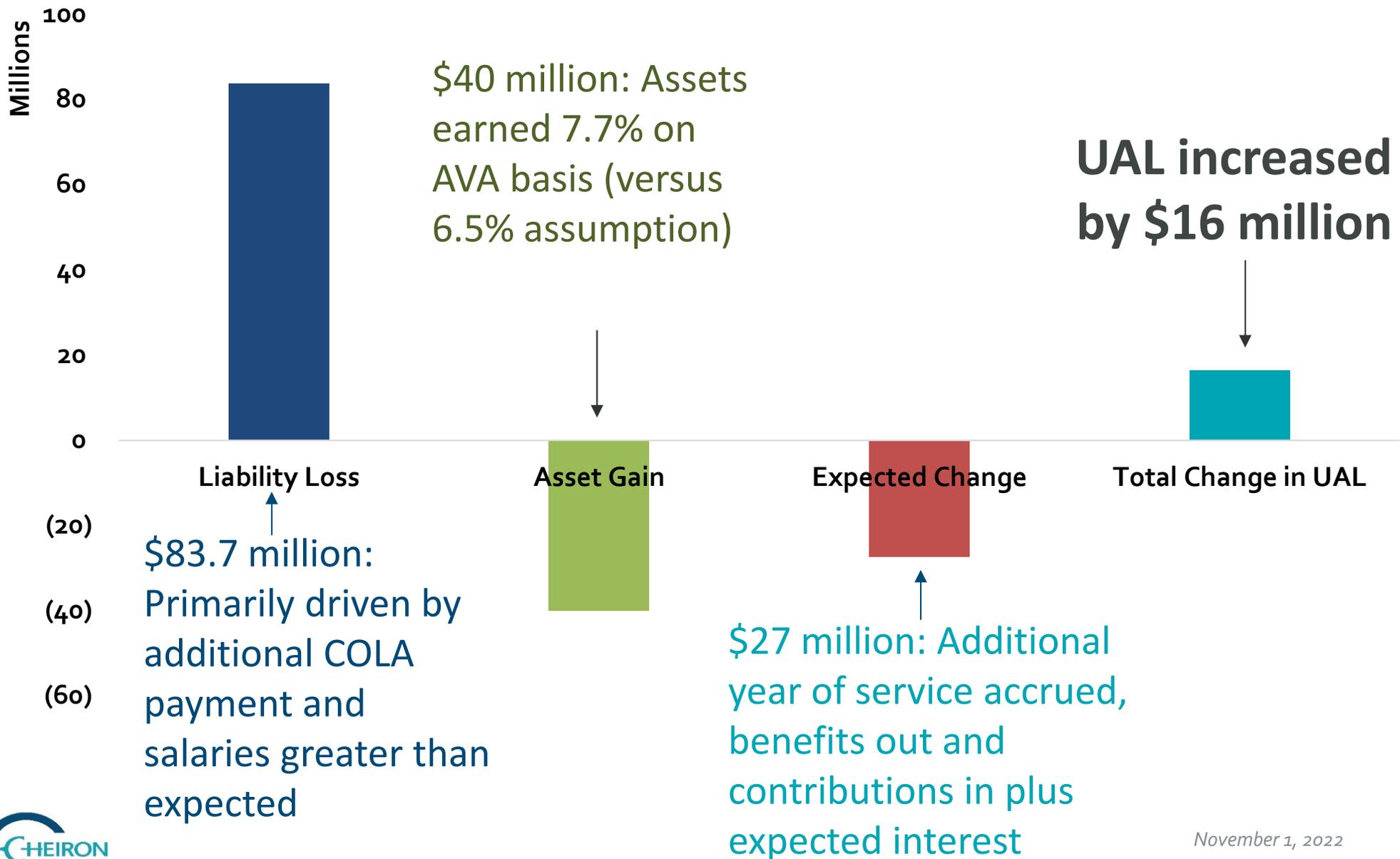
Consolidated Plans Only

November 1, 2022



- Consolidated PLD investment gain of \$40.0 million
- Consolidated PLD liabilities grew by \$83.7 million more than expected
 - \$16.2 million increase due to Program changes (COLA)
 - \$9.6 million increase due to COLA of 2.5% vs. assumed 1.91%
 - \$57.9 million increase due to other liability experience
- Net Impact
 - UAL increased by \$16.5 million to \$346.8 million
 - Calculated Employer Contribution Rate is unchanged

Sources of Change in UAL – PLD (cont.)



November 1, 2022

Consol. PLD – Key Valuation Results



<i>(all dollars are in millions)</i>			
	June 30, 2021	June 30, 2022	2021 to 2022
<u>Membership</u>	<u>Valuation</u>	<u>Valuation</u>	<u>% change</u>
Actives	11,704	12,362	5.6%
Payroll	\$ 664	\$ 738	11.2%
Average Salary	\$ 56,713	\$ 59,704	5.3%
In Pay Status	10,093	10,400	3.0%
Total Annual Benefits	\$ 178	\$ 190	6.6%
Average Benefit	\$ 17,615	\$ 18,224	3.5%
<u>Assets and Liabilities</u>			
Actuarial Liability	\$ 3,719	\$ 3,944	6.0%
Actuarial Value of Assets	\$ 3,389	\$ 3,597	6.1%
Unfunded Actuarial Liability (UAL)	\$ 330	\$ 347	5.0%
Actuarial Funded Ratio	91.1%	91.2%	
Market Value of Assets (MVA)	\$ 3,751	\$ 3,678	-2.0%
MVA Funded Ratio	100.9%	93.3%	
Accrued Liabilities	\$ 3,347	\$ 3,674	9.8%
Unfunded Accrued (using MVA)	\$ (404)	\$ (3)	-99.2%
Accrued Funded Ratio	112.1%	100.1%	
<u>Composite Contribution</u>			
	for FY 2023	for FY 2024	
Total Normal Cost Rate	14.1%	14.2%	
UAL Rate	4.6%	4.5%	
Total Calculated Rate	18.7%	18.7%	
Final Aggregate Employer Paid	10.8%	TBD	
Final Aggregate Member Paid	7.8%	TBD	

November 1, 2022



- Even though the Composite Contribution for the plan as a whole is unchanged there will be changes to the individual rates
- Individual rates are based on the normal cost calculation for each plan
 - Demographic movements from year to year do have an impact on these normal costs
- The amount by which the PLD/member contribution split is not in alignment with the desired 58%/42% split can mean additional movement from the FY 2023 rate

PLD Head Counts by Plan



Active Head Counts

	<u>Age 60</u>	<u>Age 65</u>	<u>Total</u>	<u>Payroll*</u>	<u>% of Total</u>
Regular AC	3,298	4,774	8,072	\$444.6	65.4%
Regular BC	20	24	44	2.8	0.4
Special 1C			220	18.4	1.8
Special 2C			1,217	84.4	9.8
Special 3C			1,797	130.6	14.5
Special 4C			140	8.0	1.1
Regular AN	274	409	683	36.2	5.5
Special 1N			11	0.7	0.1
Special 2N			28	1.8	0.2
Special 3N			135	9.6	1.1
Special 4N			15	1.0	0.1
TOTAL PLAN			12,362	738.1	100.0

* Payroll figures are in millions

November 1, 2022



- PLD employer and member rates for FY 2020 and beyond are now based on a risk-sharing framework
- 58% PLD, 42% member
 - Contribution capped 12.5% employer, 9% member
 - Caps apply to the aggregate rates in both cases
- Plan-specific PLD rates for each of the three Regular Plans and eight Special Plans
 - PLD member rates for each of the three Regular Plans are now split into two distinct rates (a single distinct member rate continues for each Special Plan)
 - Age 60 Plan
 - Age 65 Plan

PLD Contribution Rates – Full Adjustment



	<u>FY 2023 Rates</u>			<u>FY 2024 Rates</u>			<u>DIFFERENCE</u>		
	<u>PLD</u>	<u>Member*</u>	<u>Total</u>	<u>PLD</u>	<u>Member*</u>	<u>Total</u>	<u>PLD</u>	<u>Member*</u>	<u>Total</u>
Regular AC	10.2%	7.3%	17.5%	10.1%	7.3%	17.4%	(0.1%)	0.0%	(0.1%)
Regular BC	5.6	3.9	9.5	5.3	3.8	9.1	(0.3)	(0.1)	(0.4)
Special 1C	14.7	9.7	24.4	14.8	10.7	25.5	0.1	1.0	1.1
Special 2C	11.4	8.2	19.6	11.6	8.4	20.0	0.2	0.2	0.4
Special 3C	13.4	9.7	23.1	12.8	9.3	22.1	(0.6)	(0.4)	(1.0)
Special 4C	10.3	8.1	18.4	12.2	8.9	21.1	1.9	0.8	2.7
Regular AN	8.5	6.6	15.1	8.9	6.5	15.4	0.4	(0.1)	0.3
Special 1N	12.5	9.0	21.5	12.4	8.9	21.3	(0.1)	(0.1)	(0.2)
Special 2N	7.4	6.8	14.2	10.4	7.5	17.9	3.0	0.7	3.7
Special 3N	9.5	8.1	17.6	11.1	8.1	19.2	1.6	0.0	1.6
Special 4N	6.0	7.2	13.2	9.1	6.6	15.7	3.1	(0.6)	2.5

* Aggregate member rate shown. Actual rates are 0.75% lower for age 65 regular plans than age 60



- Last year, the individual rates were restricted to not move up or down by more than 0.5%
- The next slide shows resulting FY 24 rates with the same restriction
- In the aggregate for the Plan as a whole, the contribution rate would be 0.1% lower using this restriction
- Biggest disparity remains in Plans 4C, 2N and 4N
 - Covers 1.46% of total payroll
 - If rates move 0.5% per year for both the PLD and member these rates will eventually reach their unrestricted amounts

PLD Contribution Rates - 0.5% Restriction

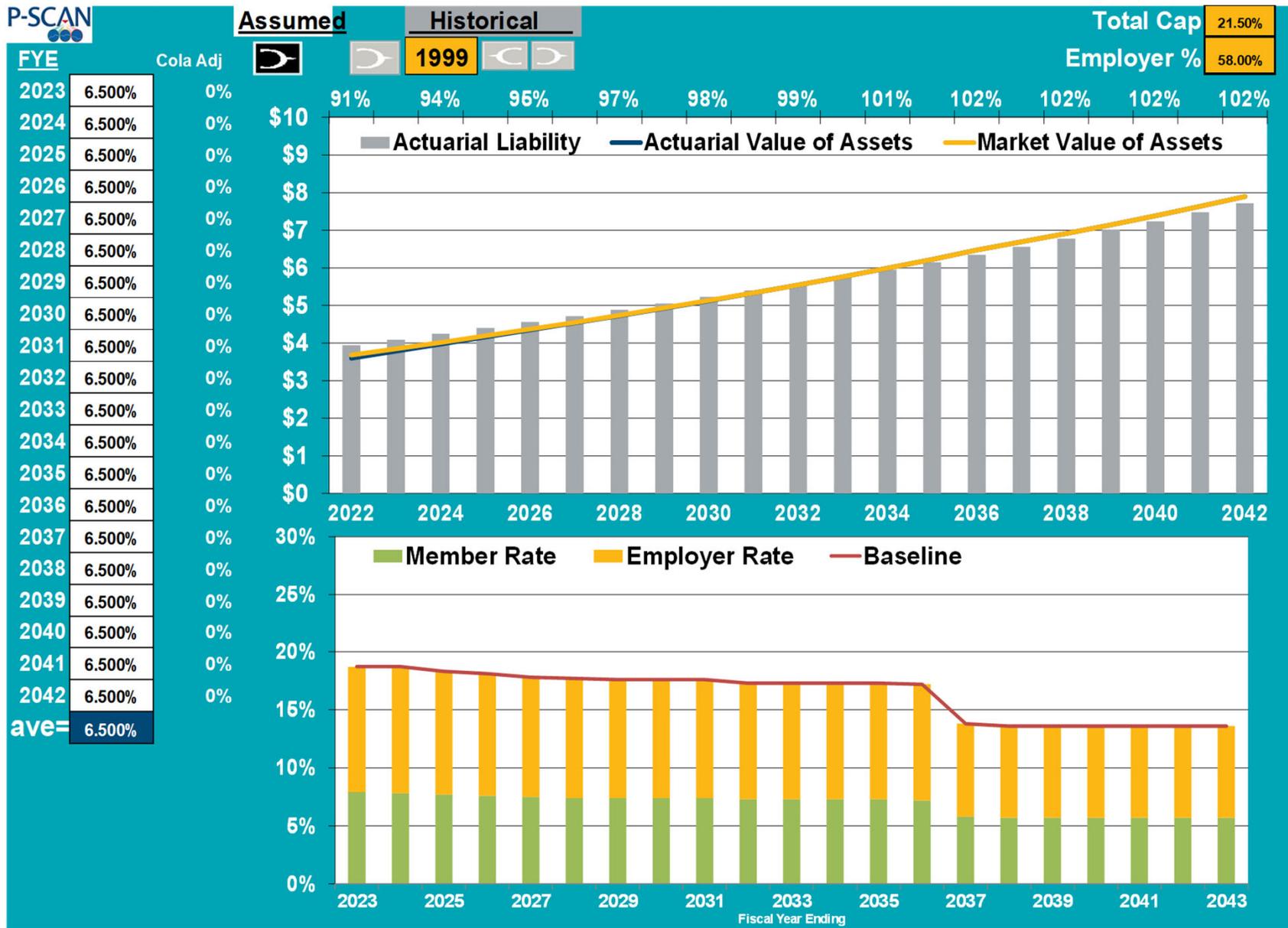


	<u>FY 2023 Rates</u>			<u>FY 2024 Rates**</u>			<u>DIFFERENCE</u>		
	<u>PLD</u>	<u>Member*</u>	<u>Total</u>	<u>PLD</u>	<u>Member*</u>	<u>Total</u>	<u>PLD</u>	<u>Member*</u>	<u>Total</u>
Regular AC	10.2%	7.3%	17.5%	10.1%	7.3%	17.4%	(0.1%)	0.0%	(0.1%)
Regular BC	5.6	3.9	9.5	5.3	3.8	9.1	(0.3)	(0.1)	(0.4)
Special 1C	14.7	9.7	24.4	14.8	10.2	25.0	0.1	0.5	0.6
Special 2C	11.4	8.2	19.6	11.6	8.4	20.0	0.2	0.2	0.4
Special 3C	13.4	9.7	23.1	12.9	9.3	22.2	(0.5)	(0.4)	(0.9)
Special 4C	10.3	8.1	18.4	10.8	8.6	19.4	0.5	0.5	1.0
Regular AN	8.5	6.6	15.1	8.9	6.5	15.4	0.4	(0.1)	0.3
Special 1N	12.5	9.0	21.5	12.4	8.9	21.3	(0.1)	(0.1)	(0.2)
Special 2N	7.4	6.8	14.2	7.9	7.3	15.2	0.5	0.5	1.0
Special 3N	9.5	8.1	17.6	10.0	8.1	18.1	0.5	0.0	0.5
Special 4N	6.0	7.2	13.2	6.5	6.7	13.2	0.5	(0.5)	0.0

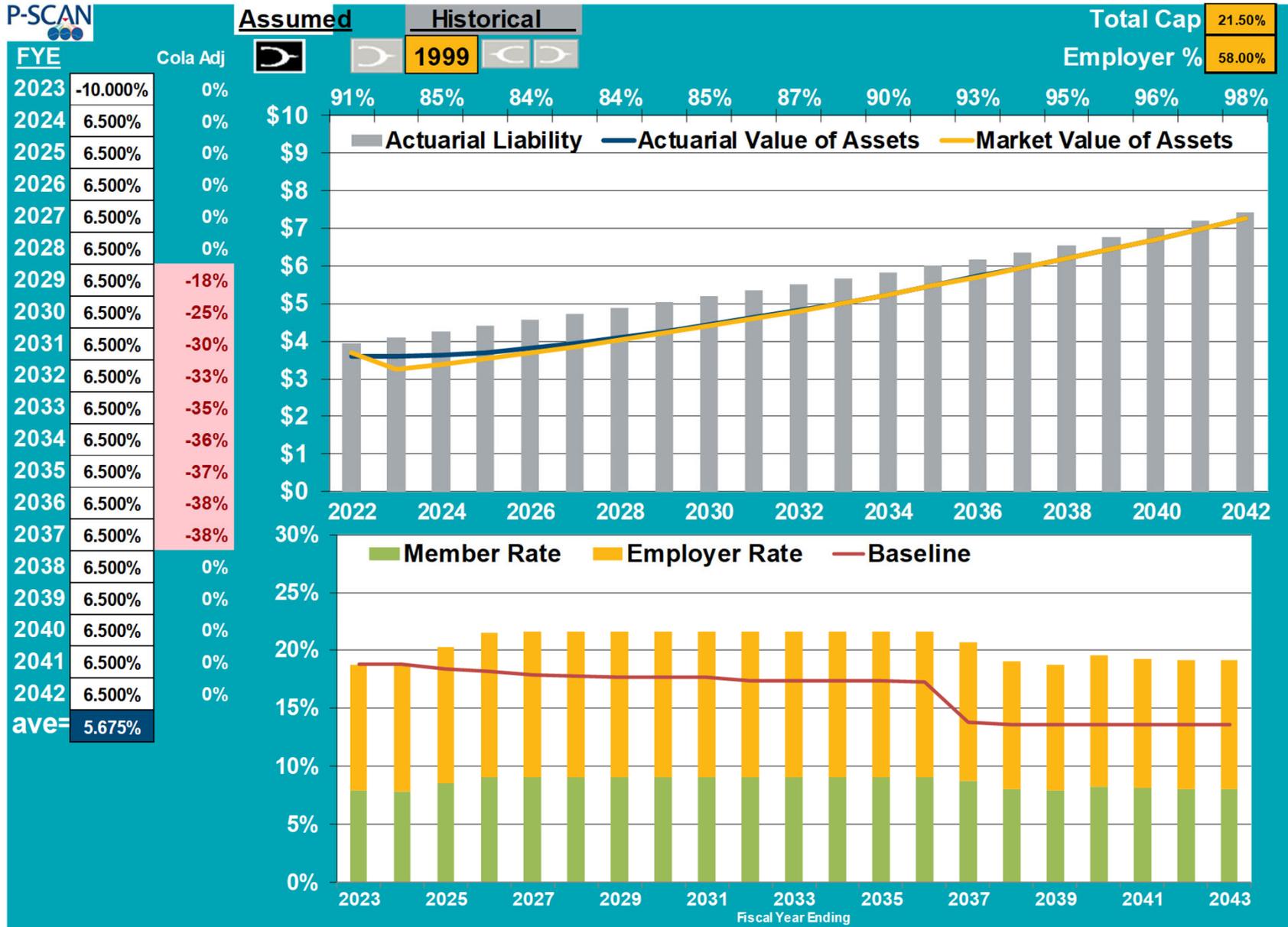
- Aggregate member rate shown. Actual rates are 0.75% lower for age 65 regular plans than age 60.
- ** FY2024 Rates based on no movement greater than 0.5% of payroll.

November 1, 2022

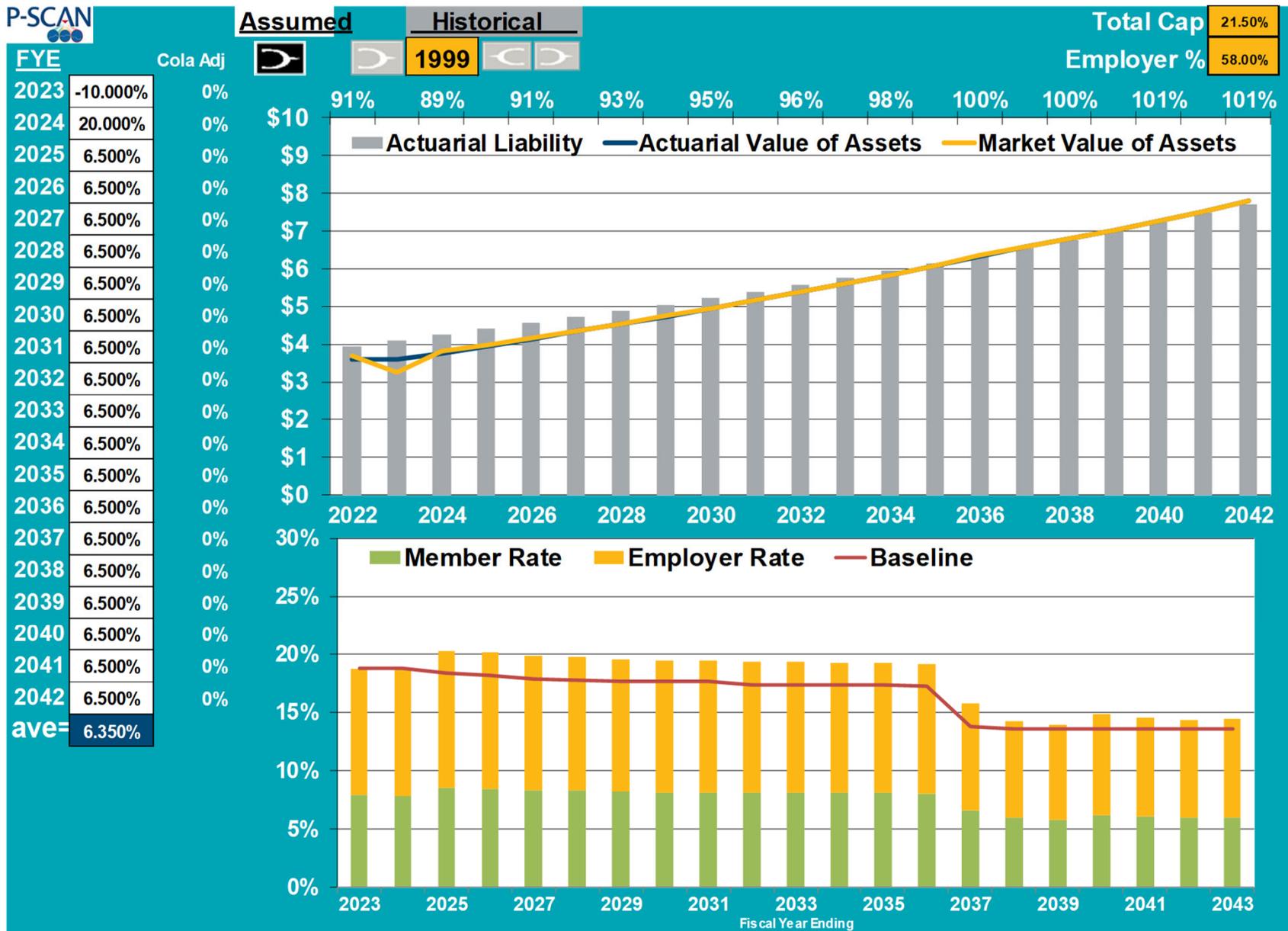
PLD Baseline Projection



PLD Projection w/ Loss



PLD Projection w/ Loss then Gain





Additional 2022 COLA?

PLD COLA Scenarios



- We were requested to provide the actuarial cost for COLAs in excess of the 2.5% maximum on both an ad hoc and cumulative basis
 - Actual change in CPI was 9.1%
 - 9/1/22 COLA is capped at 2.5%
- Cost of providing additional COLA will be amortized over a 20-year period and become an element of the Plan's overall rate
- Rate increase is shared between PLD and member and also between COLA and nonCOLA plans
 - Rates allocated by normal cost so noncola plans have a smaller share of the cost
 - Last year we estimated 0.1% increase in rate but this did not materialize

PLD COLA ad hoc Scenarios



The chart below shows the estimated impact of 1% additional ad hoc COLAs, up to and including the full 9.1% increase in CPI ($9.1\% - 2.5\% = 6.6\%$).

Note that the Rate Impact would continue for 20 years into the future

Additional COLA	0.0%	1.0%	2.0%	3.0%	4.0%	5.0%	6.0%	6.6%
Liability Increase (\$ in Millions)	0.0	1.8	3.5	5.3	7.0	8.8	10.5	11.6
Rate Impact	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%

PLD COLA Cumulative Scenarios



The chart below shows the estimated impact of 1% additional cumulative COLAs, up to and including the full 9.1% increase in CPI (9.1% - 2.5% = 6.6%).

Additional COLA	0.0%	1.0%	2.0%	3.0%	4.0%	5.0%	6.0%	6.6%
Liability Increase (\$ in Millions)	0.0	20.7	41.5	62.2	83.0	103.7	124.5	136.9
Rate Impact	0.0%	0.2%	0.4%	0.6%	0.8%	1.0%	1.2%	1.3%

IF these increase were reflected in current year valuation here are some rates

Aggregate Calculated	18.7%	18.9%	19.1%	19.3%	19.5%	19.7%	19.9%	20.0%
Aggregate Paid	18.6%	18.8%	18.9%	19.1%	19.3%	19.5%	19.6%	19.7%
Regular AC PLD	10.1%	10.2%	10.3%	10.4%	10.5%	10.6%	10.7%	10.7%
Regular AC Member	7.3%	7.5%	7.5%	7.5%	7.6%	7.7%	7.8%	7.8%
Regular AC Total	17.4%	17.6%	17.8%	17.9%	18.1%	18.3%	18.5%	18.5%

November 1, 2022

Required Disclosures



In preparing this presentation, we relied on information supplied by the Maine Public Employees Retirement System. This information includes, but is not limited to, the plan provisions, employee data, and financial information. We performed an informal examination of the obvious characteristics of the data for reasonableness and consistency in accordance with Actuarial Standard of Practice No. 23.

The actuarial assumptions, models used, data and methods are those used in the preparation of the latest actuarial valuation reports prepared for these programs as of June 30, 2022.

The results of this presentation rely on future plan experience conforming to the underlying assumptions and methods outlined in the reports. Future results may differ significantly from the current results presented in this presentation due to such factors as the following: plan experience differing from that anticipated by the assumptions; changes in assumptions; and changes in plan provisions or applicable law.

This presentation and its contents have been prepared in accordance with generally recognized and accepted actuarial principles and practices and our understanding of the Code of Professional Conduct and applicable Actuarial Standards of Practice set out by the Actuarial Standards Board as well as applicable laws and regulations. Furthermore, as credentialed actuaries, we meet the Qualification Standards of the American Academy of Actuaries to render the opinion contained in this presentation. This presentation does not address any contractual or legal issues. We are not attorneys, and our firm does not provide any legal services or advice.

Cheiron's presentation was prepared solely for the Maine Public Employees Retirement System for the purposes described therein, except that the plan auditor may rely on the report solely for the purpose of completing an audit related to the matters herein. Other users of this presentation are not intended users as defined in the Actuarial Standards of Practice, and Cheiron assumes no duty or liability to any other user.

Fiona E. Liston, FSA
Principal Consulting Actuary

November 1, 2022

Date: October 20, 2022
To: PLD Advisory Committee
From: Dr. Rebecca M. Wyke, Chief Executive Officer
Subject: 2022 Member Satisfaction Survey

MainePERS conducted a member satisfaction survey August 16 – 31, 2022. A random selection of 5000 members from the State Sponsored and Participating Local District Plans were identified to receive the survey. A copy of the active and retired members surveys are attached.

Active Members Survey

MainePERS has approximately 52,000 active members currently employed by a participating employer. In late June 2022, 2,500 active members were randomly selected to receive the survey. Those selected had a mailing and email address on file, received a pension contribution from their employer within the last 60 days, and had no disbursement of contributions. Two hundred and thirty-six (236) active members responded to the survey, an 11% response rate of those delivered.

Of those responding, 68.67% rate their overall satisfaction with MainePERS as “satisfied” or “very satisfied”, 26.61% “neutral” or “no opinion”, and 4.72% “dissatisfied” or “very dissatisfied”. More than three quarters of respondents, 75.85%, stated they “agree” or “strongly agree” that MainePERS acts with integrity, 23.73% “neutral” or “no opinion”, and 0.42% “disagree” or “strongly disagree”. And, 65.81% “agree” or “strongly agree” that MainePERS staff are knowledgeable, 31.20% “neutral” or “no opinion”, and 2.99% “disagree” or “strongly disagree”.

Responses to the survey questions suggest some desire for more frequent communication, information that is easier to understand, and more timely responses to questions raised. Responses also indicated an interest in pre-retirement informational meetings and retirement security planning seminars. Additionally, 73.73% of respondents indicated they would use a secure online member portal to access account information.

In their comments, active members expressed a desire for on-demand estimates of retirement benefits.

Retired Members Survey

MainePERS has approximately 48,000 retired members. In late June 2022, 2,500 retired members were randomly selected to receive the survey. Those selected had a mailing and email address on file and were service retirees who had received a benefit payment within the last 60 days. Four hundred and fifteen (415) retired members responded to the survey, a 19% response rate of those delivered.

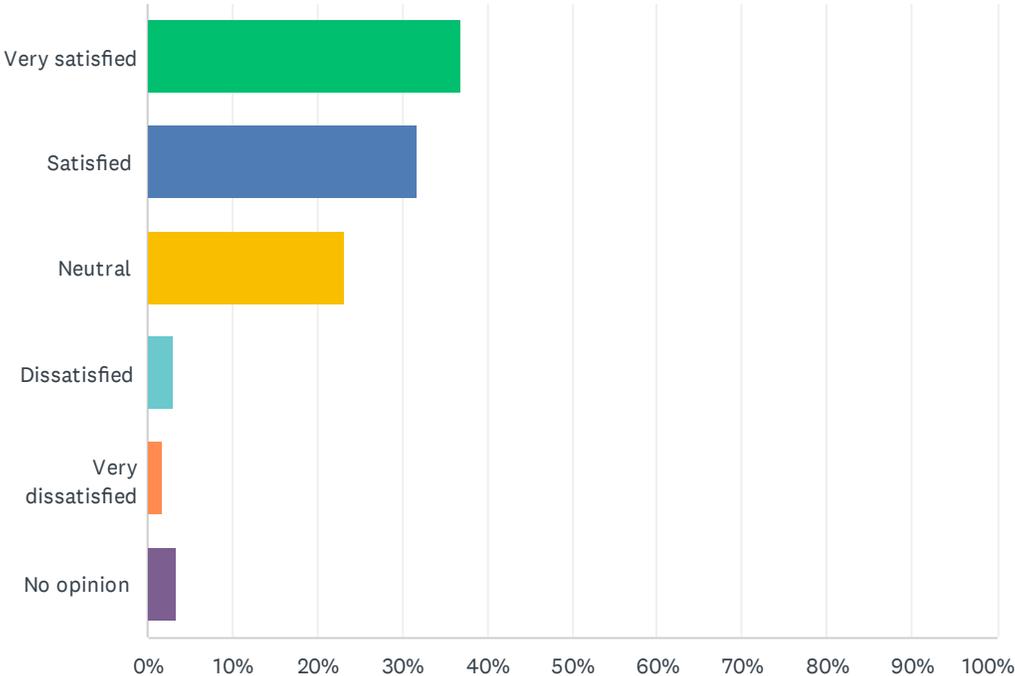
Of those responding, 91.78% rate their overall satisfaction with MainePERS as “satisfied” or “very satisfied”, 6.04% “neutral” or “no opinion”, and 2.17% “dissatisfied” or “very dissatisfied”. Over ninety percent, 91.08%, stated they “agree” or “strongly agree” that MainePERS acts with integrity, 8.67% “neutral”, and 0.24% “disagree” or “strongly disagree”. And, 83.34% “agree” or “strongly agree” that MainePERS staff are knowledgeable, 14.97% “neutral” or “no opinion”, and 1.69% “disagree” or “strongly disagree”.

Responses to the survey suggest retired members are generally satisfied with frequency of communication, clarity of information, and timeliness of responses to questions raised. Responses also indicated an interest in cybersecurity awareness and preventing identity fraud. Additionally, 67.47% of respondents indicated they would use a secure online member portal to access account information.

In their comments, retired members expressed concerns about the Social Security Windfall Elimination Provision and the Government Pension Offset, annual cost-of-living-adjustments not applied to the entire benefit, and retiree health insurance.

Q1 Please rate your overall satisfaction with MainePERS

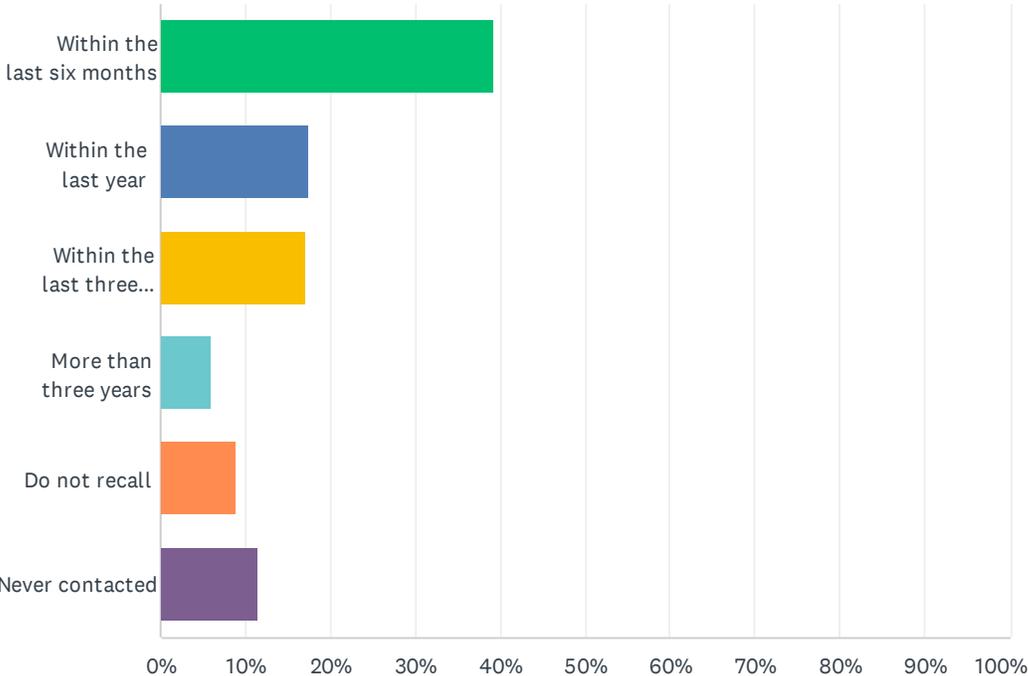
Answered: 233 Skipped: 3



ANSWER CHOICES	RESPONSES
Very satisfied	36.91% 86
Satisfied	31.76% 74
Neutral	23.18% 54
Dissatisfied	3.00% 7
Very dissatisfied	1.72% 4
No opinion	3.43% 8
TOTAL	233

Q2 When was the last time you contacted MainePERS?

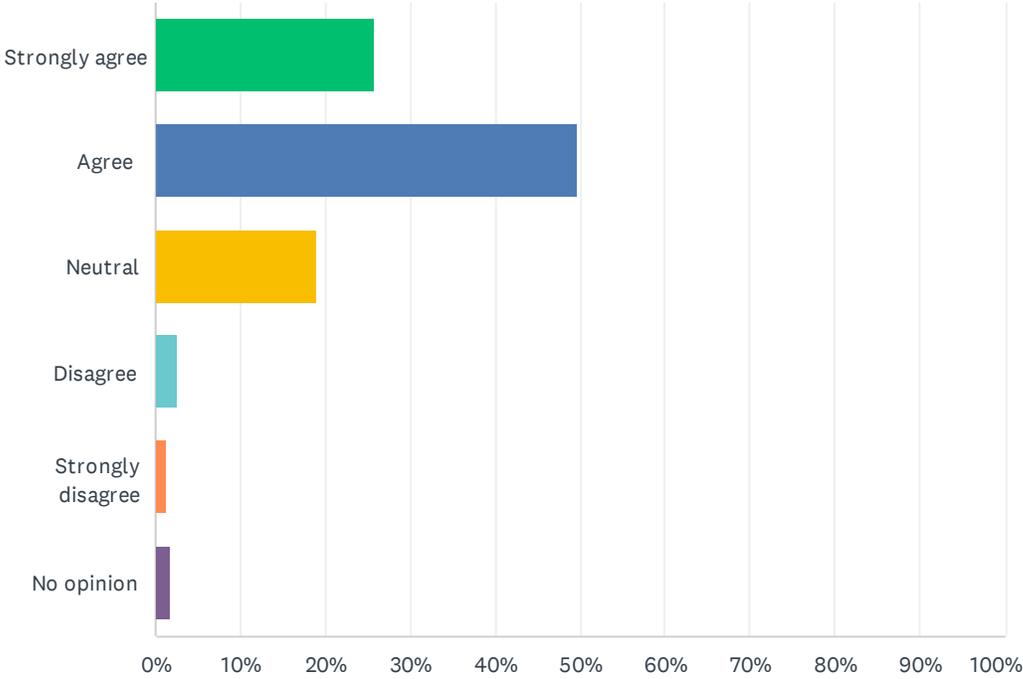
Answered: 235 Skipped: 1



ANSWER CHOICES	RESPONSES	
Within the last six months	39.15%	92
Within the last year	17.45%	41
Within the last three years	17.02%	40
More than three years	5.96%	14
Do not recall	8.94%	21
Never contacted	11.49%	27
TOTAL		235

Q3 I am confident my MainePERS retirement is secure and will be there for me

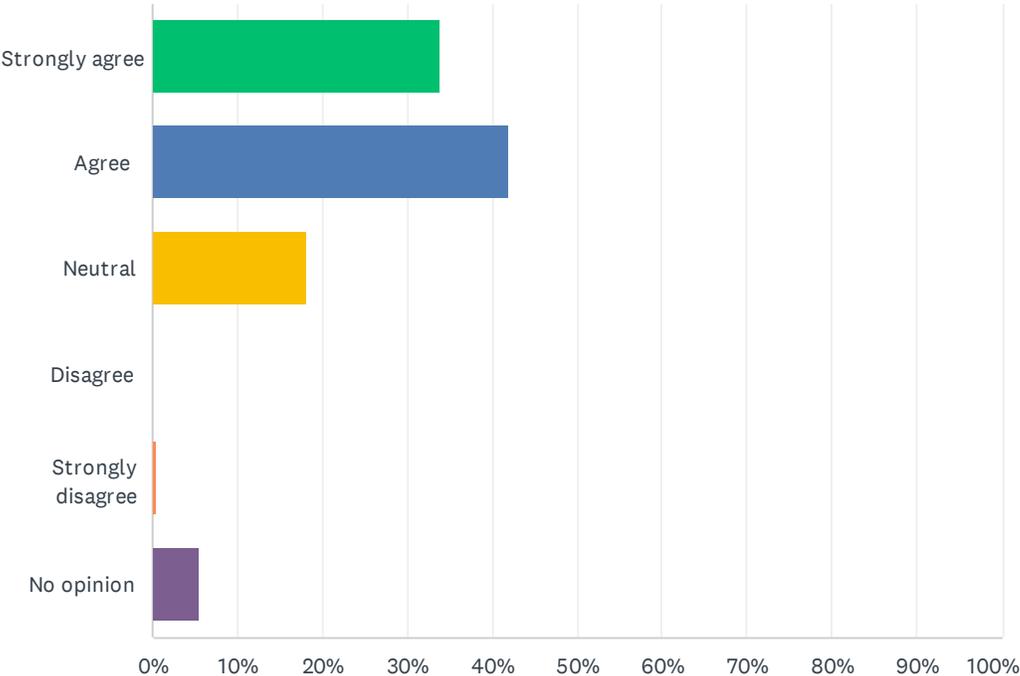
Answered: 236 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	25.85%	61
Agree	49.58%	117
Neutral	19.07%	45
Disagree	2.54%	6
Strongly disagree	1.27%	3
No opinion	1.69%	4
TOTAL		236

Q4 MainePERS acts with integrity

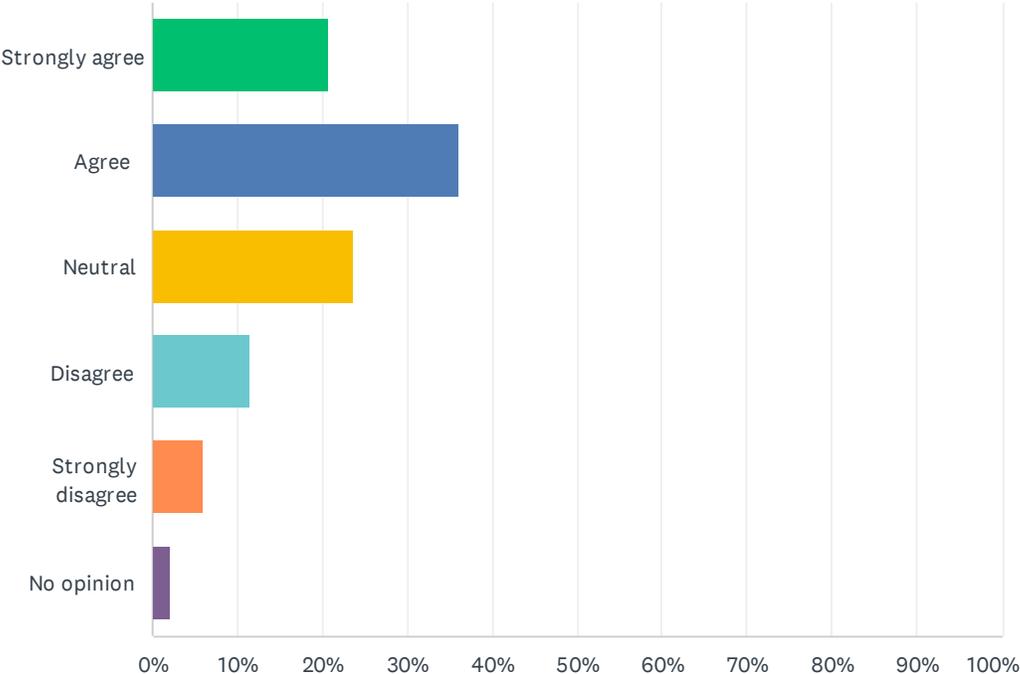
Answered: 236 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	33.90%	80
Agree	41.95%	99
Neutral	18.22%	43
Disagree	0.00%	0
Strongly disagree	0.42%	1
No opinion	5.51%	13
TOTAL		236

Q5 The frequency with which MainePERS communicates with me meets my expectations

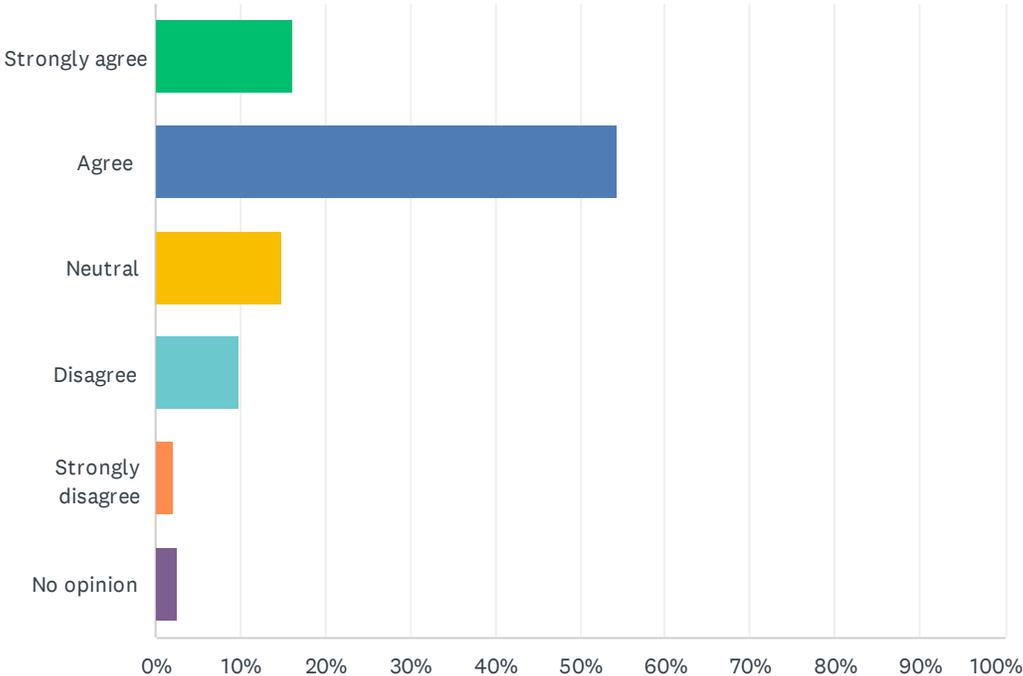
Answered: 236 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	20.76%	49
Agree	36.02%	85
Neutral	23.73%	56
Disagree	11.44%	27
Strongly disagree	5.93%	14
No opinion	2.12%	5
TOTAL		236

Q6 Information I receive from MainePERS is easy to understand

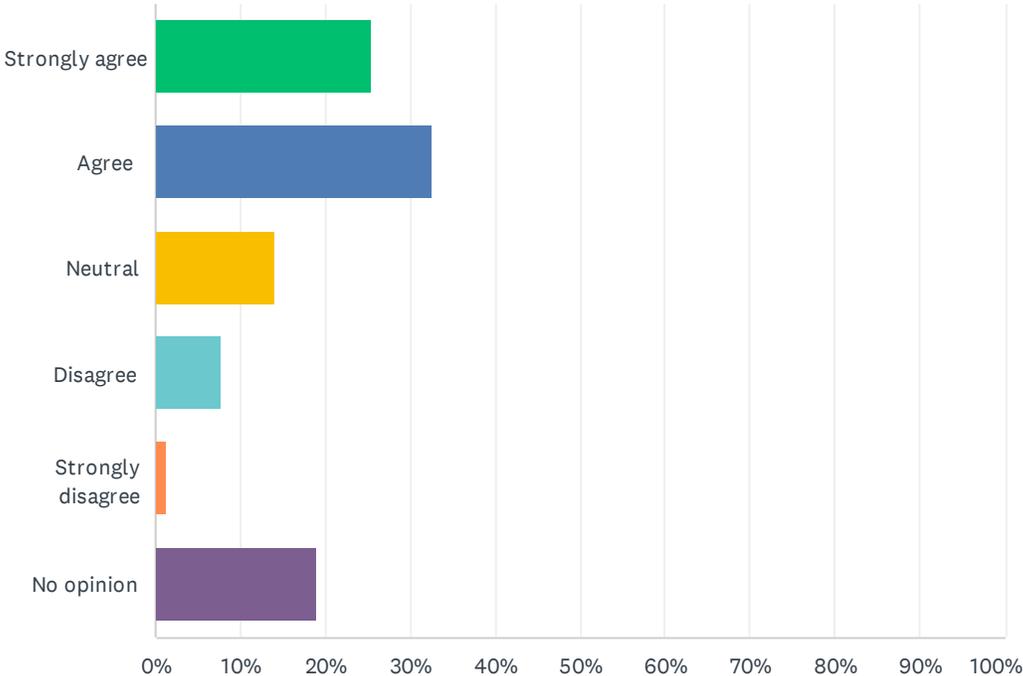
Answered: 235 Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly agree	16.17%	38
Agree	54.47%	128
Neutral	14.89%	35
Disagree	9.79%	23
Strongly disagree	2.13%	5
No opinion	2.55%	6
TOTAL		235

Q7 MainePERS responds to my questions in a timely manner

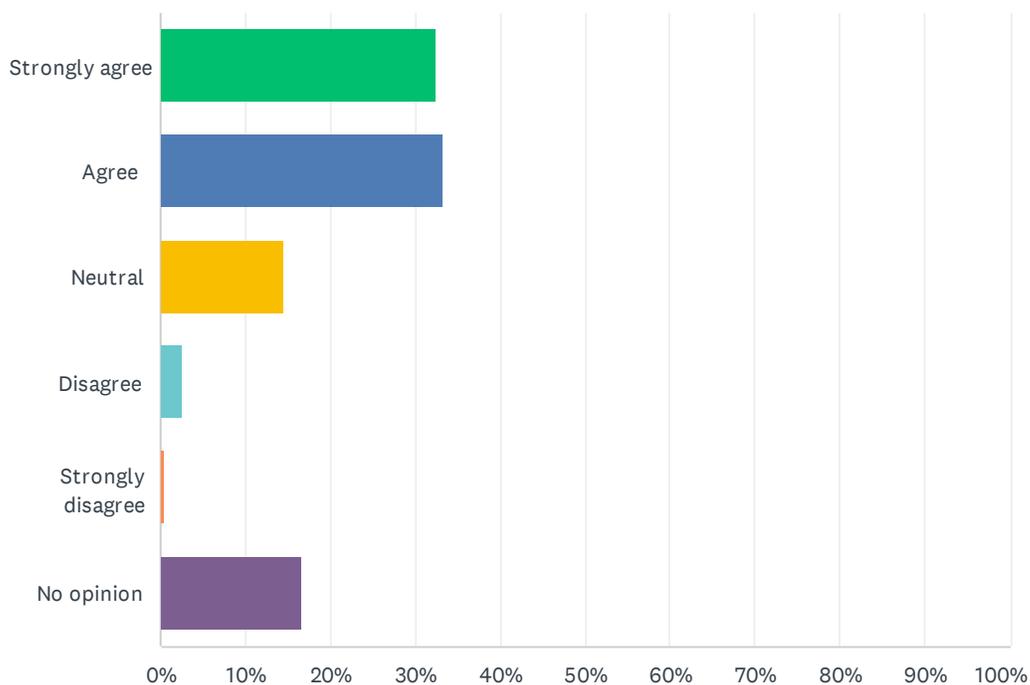
Answered: 236 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	25.42%	60
Agree	32.63%	77
Neutral	13.98%	33
Disagree	7.63%	18
Strongly disagree	1.27%	3
No opinion	19.07%	45
TOTAL		236

Q8 MainePERS Staff are knowledgeable

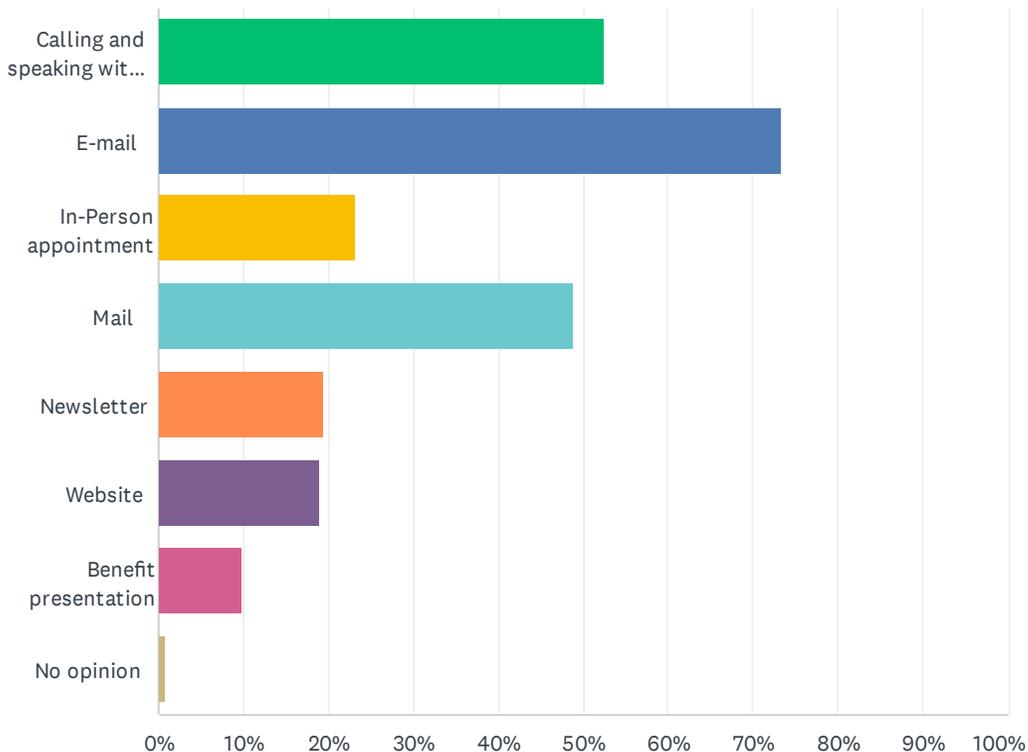
Answered: 234 Skipped: 2



ANSWER CHOICES	RESPONSES	
Strongly agree	32.48%	76
Agree	33.33%	78
Neutral	14.53%	34
Disagree	2.56%	6
Strongly disagree	0.43%	1
No opinion	16.67%	39
TOTAL		234

Q9 I prefer to receive information from MainePERS by this method: (Please select up to three options)

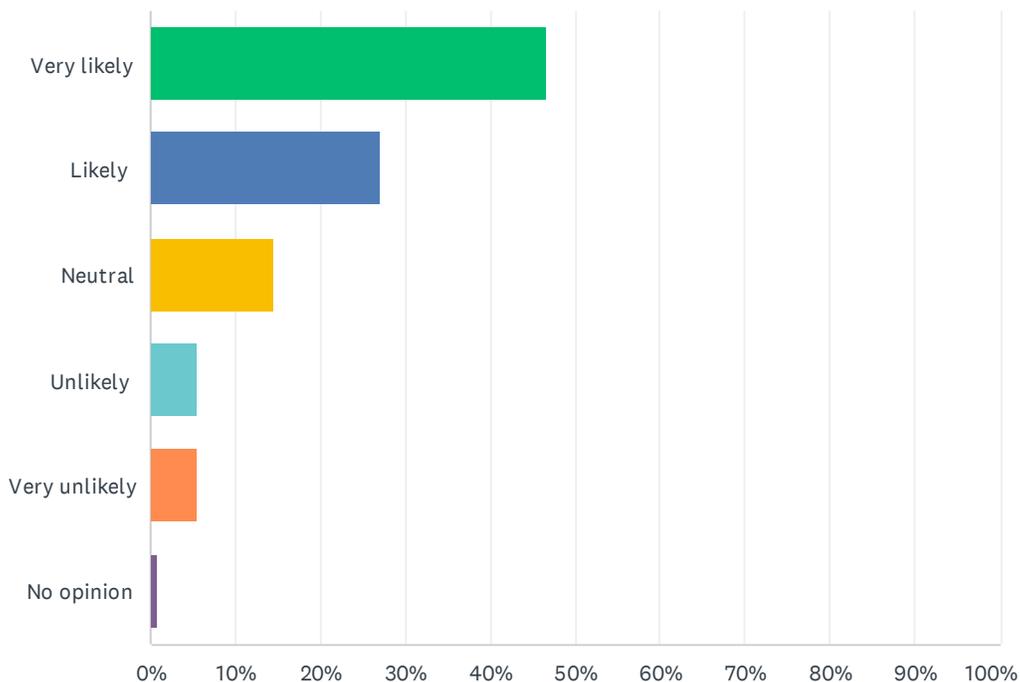
Answered: 236 Skipped: 0



ANSWER CHOICES	RESPONSES	
Calling and speaking with a Member Services Representative	52.54%	124
E-mail	73.31%	173
In-Person appointment	23.31%	55
Mail	48.73%	115
Newsletter	19.49%	46
Website	19.07%	45
Benefit presentation	9.75%	23
No opinion	0.85%	2
Total Respondents: 236		

Q10 MainePERS is exploring an initiative that would provide a secure Online Member Portal where members could obtain account information and potentially otherwise interact with MainePERS. How likely would you be to use a secure Online Member Portal?

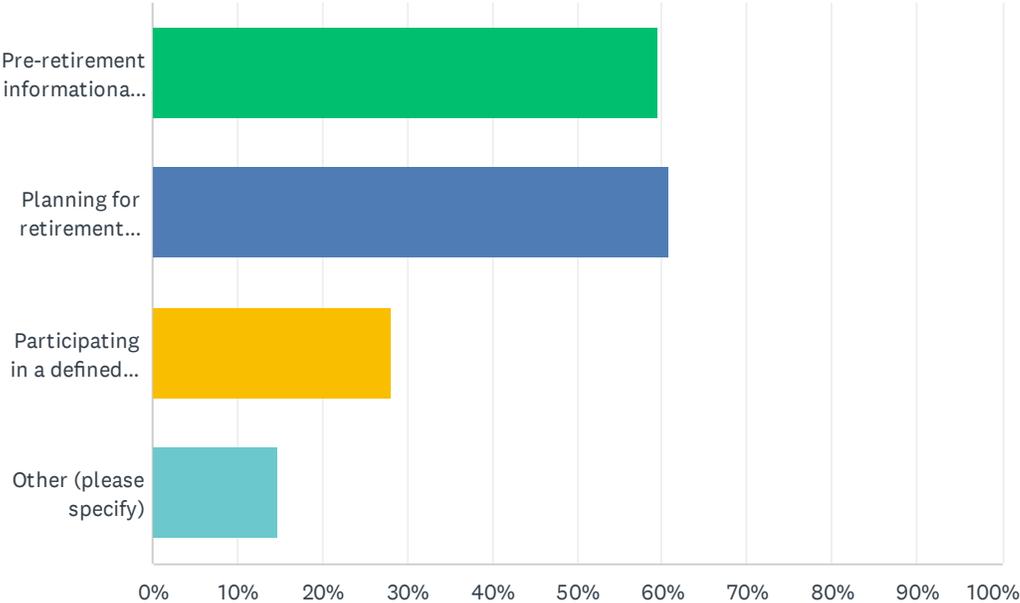
Answered: 236 Skipped: 0



ANSWER CHOICES	RESPONSES	
Very likely	46.61%	110
Likely	27.12%	64
Neutral	14.41%	34
Unlikely	5.51%	13
Very unlikely	5.51%	13
No opinion	0.85%	2
TOTAL		236

Q11 From the items below, please check items which you would be interested in (Please select all that apply):

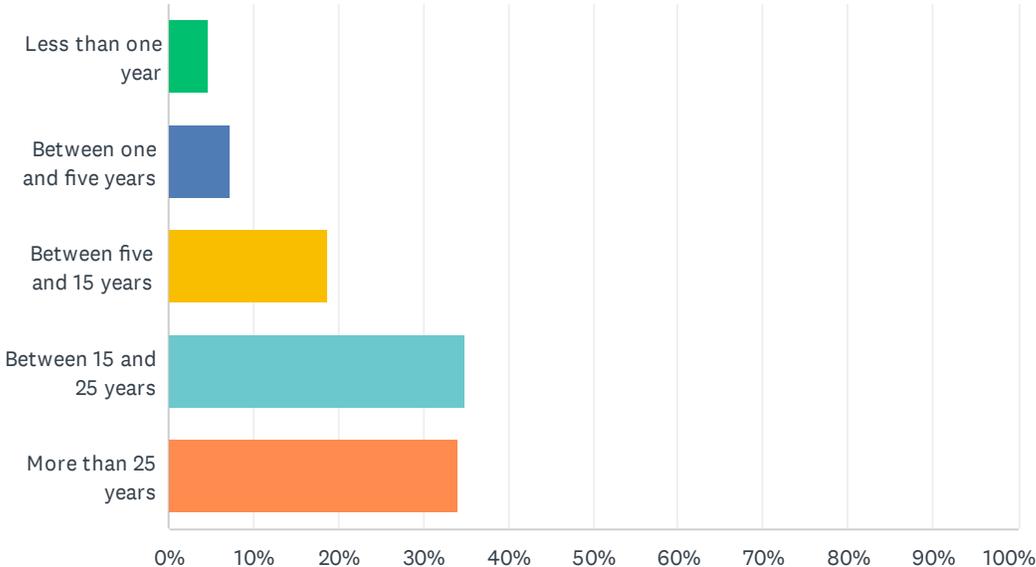
Answered: 178 Skipped: 58



ANSWER CHOICES	RESPONSES	
Pre-retirement informational meetings	59.55%	106
Planning for retirement security seminars/webinars	60.67%	108
Participating in a defined contribution plan (401 and 457 plans or Roth IRA)	28.09%	50
Other (please specify)	14.61%	26
Total Respondents: 178		

Q12 How long have you been a member of MainePERS?

Answered: 234 Skipped: 2



ANSWER CHOICES	RESPONSES
Less than one year	4.70% 11
Between one and five years	7.26% 17
Between five and 15 years	18.80% 44
Between 15 and 25 years	35.04% 82
More than 25 years	34.19% 80
TOTAL	234

Q13 Please feel welcome to provide any additional feedback.

Answered: 63 Skipped: 173

Member Satisfaction Survey - August 2022 Member - Board of Trustees - 10.13.2022

End Date	From the items below, please check items which you would be interested in (Please select all that apply):	Please feel welcome to provide any additional feedback.
	Other (please specify)	Open-Ended Response
2022-08-31 08:23:03		
2022-08-30 19:00:45	N/A	No comment
2022-08-30 11:02:49	new information	
2022-08-29 18:59:25		
2022-08-28 19:42:32	disability rolling into full retirement	will my insurance company change now that Anthem is questionable?
2022-08-28 11:53:40		
2022-08-27 10:51:20		
2022-08-26 08:15:21		When you retire, they should tell you that you do not get cola until you turn 62. i have been retired for three years without one. I turned 62 in January so i will not get on until 2023 Thats not right
2022-08-25 12:40:54	estimates on benefits to be received	It would be great to get official estimates about what benefit amount we should expect to receive upon retirement - updated perhaps every few years or so - and upon leaving state service.
2022-08-25 07:46:10		very helpful
2022-08-24 20:26:33		
2022-08-24 10:52:00	none	
2022-08-23 19:46:51		
2022-08-23 19:02:23		
2022-08-23 17:38:02		
2022-08-23 14:44:58		
2022-08-23 12:32:14		
2022-08-23 08:10:29		
2022-08-23 03:40:09		
2022-08-22 17:40:48		
2022-08-22 14:25:18		
2022-08-22 11:30:06		
2022-08-22 06:23:49		When I changed my address with my employer, they never notified PERS. As a union rep, how can I prevent that from happening to others or should I just remind members to contact PERS on their own? Is there a link on your site to request approximate retirement benefits as we get closer to retirement?
2022-08-21 17:16:08		
2022-08-21 16:52:49		
2022-08-21 13:54:56		
2022-08-21 08:05:40		
2022-08-21 07:21:44		I wish you would give out retirement "projections" so we can start planning for retirement before we are actually eligible.
2022-08-21 06:54:17		
2022-08-20 15:13:45		
2022-08-20 13:33:11		
2022-08-20 10:33:01		
2022-08-20 09:00:30		
2022-08-19 16:05:10		
2022-08-19 13:13:17		
2022-08-19 12:01:35		
2022-08-19 09:49:03		
2022-08-19 08:24:08		
2022-08-18 22:17:50		
2022-08-18 20:31:23		I think there should be pre retirement informational meetings. I am 56 and want to retire as soon as I'm eligible. It would be nice to be able to plan now and get information about my benefits. I know it's not exact but would be helpful. Waiting until the year of retirement to talk with us seems ridiculous
2022-08-18 16:53:28		
2022-08-18 15:28:42		
2022-08-18 14:47:04		
2022-08-18 13:31:36		Keep up the good work!
2022-08-18 12:00:24		My initial call appointment with a representative for retirement information didn't go well. I was seeking a review of the retirement process since pre-retirement meetings were on hold during the pandemic. The representative only would respond to specific questions and provided the barest of responses. This is the only negative experience I've had. All mailings and a couple other calls since then have been helpful.
2022-08-18 11:31:14		It is very frustrating to have to call and then wait to receive paperwork via regular mail. I have been receiving an estimated retirement for almost six months and have received no updates on when my final compensation will be calculated. I'm not entirely confident in the calculation either, as I found that when I did call I seemed to get a different answer to the same question each time I spoke to someone new. I think it is way past due to be able to log into an account for our information.

Member Satisfaction Survey - August 2022 Member - Board of Trustees - 10.13.2022

2022-08-18 10:45:15		I feel I would have made a different retirement date had I had better counseling re retirement benefits and best time for me to retire. None was offered.
2022-08-18 10:35:24		
2022-08-18 08:25:41		Thank you for your help and responsiveness while entering retirement.
2022-08-18 07:30:17		Periodic information on each individual's retirement status and expected monthly payment would be helpful.
2022-08-18 07:14:09		
2022-08-18 07:11:33		
2022-08-17 20:46:48		
2022-08-17 20:18:34		
2022-08-17 19:30:15	NA already retired	Everyone I spoke to was helpful, patient and knowledgeable.
2022-08-17 19:24:34	I'm retired !	
2022-08-17 17:31:47		
2022-08-17 17:22:33		
2022-08-17 17:22:23		
2022-08-17 16:29:10		The online portal idea is way past its due date. I expect you folks dont get many inquiries? Youre not very accessible compared to other organizations. This reach out to us is an indication you are going to refresh some long over due... Thank you so much!!! Embracing change is great.
2022-08-17 16:26:18		I contacted you, folks, by phone regarding the purchase service credit. Please check your own records for dates. I got a letter in response to my request dated June 21, 2022, way over six months later. You are now asking me how you did on a satisfaction survey. How about you tell me how you think you did? I took the time for your survey so I hope you take the time to respond. [...]
2022-08-17 15:48:09		
2022-08-17 14:31:00		
2022-08-17 13:08:20		
2022-08-17 12:45:30		
2022-08-17 12:32:05		
2022-08-17 12:13:54		
2022-08-17 11:39:35		
2022-08-17 11:36:05		
2022-08-17 10:47:42		
2022-08-17 10:27:50		
2022-08-17 09:55:05		
2022-08-17 09:32:16		I liked it when I received a check deposit confirmation each month in the US mail, rather than just seeing it on my bank account statement, but I realize that I am sour on the whole on line banking world.
2022-08-17 09:31:54		
2022-08-17 09:31:51	Panel to discuss retirement issues re: SS, GPOWEP, working and collecting pension	Would like to see changes to allow memebers to work and collect ful retirement without being penalized through Medicare, SS, IRS, etc.
2022-08-17 09:10:51		
2022-08-17 08:41:14		
2022-08-17 08:33:21		Would like a simple step by step outline of the retirement process and recommended best health benefit choices
2022-08-17 08:20:49		As I get closer to retirement, it would be nice to know exactly what I would need to do and how to maximize my final amount. And, what options I have.
2022-08-17 08:10:37		
2022-08-17 07:43:58		
2022-08-17 06:39:12		Love the idea of a portal where employees can check on their individualized accounts!
2022-08-17 06:06:48		
2022-08-17 05:57:26		
2022-08-17 04:32:56		
2022-08-16 21:56:09		
2022-08-16 21:51:13		should be able to request retirement numbers more than once a year. would like to have an estimate what retirement check would look like after taxes
2022-08-16 21:46:03		
2022-08-16 21:42:01		
2022-08-16 21:15:47		
2022-08-16 21:08:00		
2022-08-16 20:54:13		
2022-08-16 20:44:40		
2022-08-16 20:28:53		
2022-08-16 20:24:09		
2022-08-16 20:22:38		
2022-08-16 20:17:56		
2022-08-16 19:38:44		I'm retiring soon, it's been very easy to contact Maine Pers, the information has been presented and given to me timely
2022-08-16 19:28:59		
2022-08-16 19:12:16		I just wish I got a yearly statement - I have NO idea what is in my pers account!
2022-08-16 19:02:42		

Member Satisfaction Survey - August 2022 Member - Board of Trustees - 10.13.2022

2022-08-16 19:02:26	Account status/amount currently in my account.	Being able to get updates on what is in an account on an immediate basis is useful for both long term planning for a MEPERS account, but for all retirement and financial planning.
2022-08-16 18:41:39		
2022-08-16 18:39:06		
2022-08-16 18:37:36		
2022-08-16 18:32:10		I'm close very anxious to retire and also to find out how my retirement is going to count out
2022-08-16 18:19:10		
2022-08-16 18:12:33	Purchase service time	
2022-08-16 18:02:27		
2022-08-16 17:59:30		
2022-08-16 17:50:32		
2022-08-16 17:32:41		
2022-08-16 17:25:33		
2022-08-16 17:15:59		
2022-08-16 17:10:22		
2022-08-16 17:01:29		
2022-08-16 17:00:04	To not make me feel like I am a liar about my medical issues.	I have been a disabled retiree for 10 years now. They seem to think I will recover from my disabilities as I get older. The older I get, the worse I get. I can't, and won't go back to work. My neuropathy is up to my knees, and now have it in both my hands.
2022-08-16 16:55:13		
2022-08-16 16:44:16		
2022-08-16 16:40:04		
2022-08-16 16:39:27		Thanks for reaching out to ask for my opinion.
2022-08-16 16:24:21		
2022-08-16 16:16:23		Thanks for the survey!
2022-08-16 16:15:19		
2022-08-16 15:56:02		
2022-08-16 15:54:05		
2022-08-16 15:53:24		
2022-08-16 15:53:13	I just retired two months ago and all of the above would have been beneficial.	
2022-08-16 15:51:22		
2022-08-16 15:50:45		
2022-08-16 15:45:16		
2022-08-16 15:42:26		
2022-08-16 15:33:08	monthly news letters are great	I am very happy with information made available to me!
2022-08-16 15:24:04		
2022-08-16 15:20:13		Our pension calculation is difficult to decipher and I don't see any good literature on it. I'm in the PLD special plan (firefighters). Information about "bad time" is hard to come by, bad time meaning absences from work ie. FML, layoffs.
2022-08-16 15:16:30		I is absolutely ABSURD that I was REQUIRED to sign up for this at a part time employee with Oxford County after leaving 28 years ago for federal employment. When I returned to work part time I was not allowed to opt out. This is the stupidest thing I can fathom as I have absolutely no intention of working for more than a few years and already have multiple retirement accounts. Purely a money grab for mainepers.
2022-08-16 14:44:33	Windfall Elimination Act	I appreciate all they do.
2022-08-16 14:40:59	I no longer have any funds in MainePERS	I no longer have any funds in my MainePERS account but my answers are based on past experience. Very pleased.
2022-08-16 14:18:43		
2022-08-16 14:11:27		
2022-08-16 14:10:22		
2022-08-16 13:52:53	I am already retired.	Any time I needed information or clarification MainePers reps were very helpful, easy to understand and pleasant. I appreciate the calendar so I can know when to expect the next direct deposit.
2022-08-16 13:44:20		
2022-08-16 13:44:17		
2022-08-16 13:33:24		Recently , a message was sent in regards to lessen postal mail, myself and others known, do not use the computer much ,so it should BE an option
2022-08-16 13:30:15		
2022-08-16 13:25:34		Having more information about insurance that is cut and dry. I had a difficult time trying to understand it
2022-08-16 13:06:01		
2022-08-16 13:02:15		Very comfortable on how MainePers is organized and keeping us informed. Thank you
2022-08-16 12:49:13		
2022-08-16 12:49:08		
2022-08-16 12:44:16	I am already retired.	
2022-08-16 12:39:07		
2022-08-16 12:29:39		☺
2022-08-16 12:27:25		

Member Satisfaction Survey - August 2022 Member - Board of Trustees - 10.13.2022

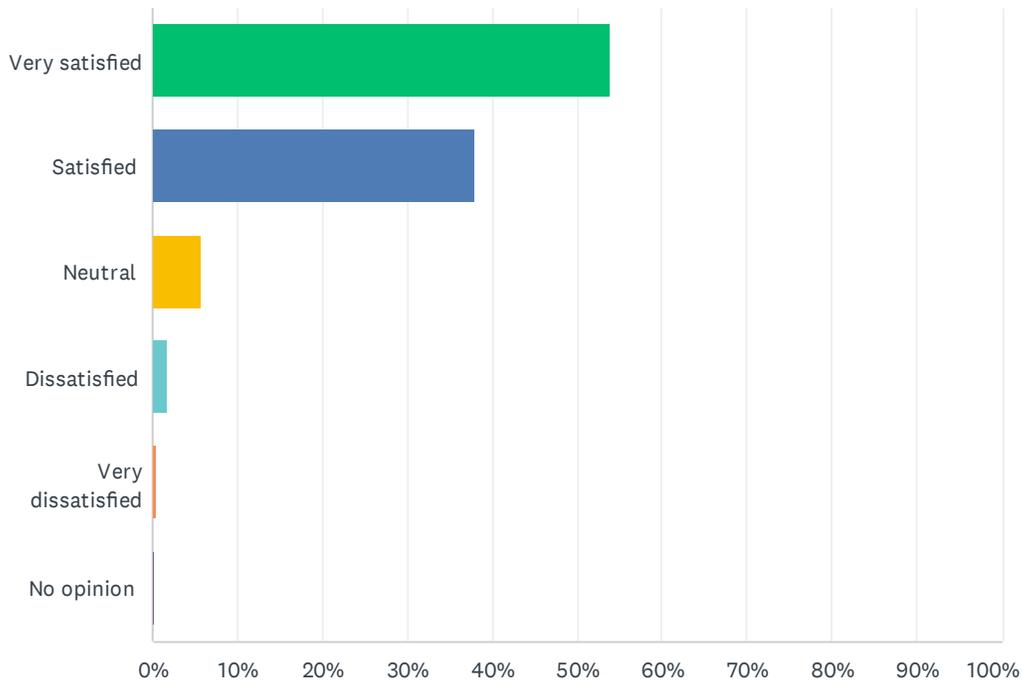
2022-08-16 12:18:52		Thank you for your service
2022-08-16 12:13:05		
2022-08-16 12:11:03		
2022-08-16 12:09:20	For future retirees, better info on benefits of retaining life insurance with employers as it has benefits in retirement.	
2022-08-16 12:07:26	Keeping tabs on my pension	I appreciate this service. I believe a portal will be a helpful means of communicating
2022-08-16 11:58:39		
2022-08-16 11:56:31		Representatives are always very personable, patient, and helpful! Thank you for all you do
2022-08-16 11:52:04		
2022-08-16 11:46:40		
2022-08-16 11:44:47		
2022-08-16 11:37:45		
2022-08-16 11:34:39		
2022-08-16 11:26:40		
2022-08-16 11:24:52		
2022-08-16 11:18:41	Stop pers from stealing my pay and wrecking my social security	I started in the system at age 59 and am not likely to ever see much if any of the money I'm paying in. Being part of pers also fucks up my social security and no one a pers seems to understand any of this.
2022-08-16 11:17:53		
2022-08-16 11:17:35	More & specific info about my best options in face to face mtgs with knowledgeable staff person.	I retired in Feb, 2014 & wish I would have received better advice from a more knowledgeable staff about what would be my best options for my pension. For instance I chose to have my wife receive a diminishing benefit which I believe ended already after 7yrs. With the right advice I would have chosen to take my max monthly benefit instead. Because using the Life insurance industry standard, I have been projected to live into my 80's & beyond give my health & lifestyle. Please have someone at MEPERS call me. [...]
2022-08-16 11:14:02		
2022-08-16 11:12:27		They due a great job , the system works, please dont mess with it ! (-:
2022-08-16 11:00:56		
2022-08-16 11:00:28		I work for mainepers
2022-08-16 10:59:17		
2022-08-16 10:58:19		
2022-08-16 10:50:40		
2022-08-16 10:47:38		
2022-08-16 10:42:19		
2022-08-16 10:38:51	Pre-retirment information & advice via email, newsletter, or if I call.	When I transition into retirement I will need guidance from MainePers, and will be depending on them to provide all the options available to me, and answer any questions I might have.
2022-08-16 10:38:11		
2022-08-16 10:35:17		
2022-08-16 10:30:32		
2022-08-16 10:29:02		My only call I've made I was inquiring about what my retirement numbers would like based on my current time in, if nothing changed. The person I spoke with said She wasn't allowed to provide that information to me because I wasn't close enough to retirement. I feel this is unfair as I have no way of knowing if it's in my best interest to work more to drive to my retirement numbers.
2022-08-16 10:28:52		
2022-08-16 10:26:13		
2022-08-16 10:20:44		Thank you for alerting me to LD290 - property stabilization act for seniors. I've been able to help myself and my friends because of your announcing this legislation.
2022-08-16 10:20:23		
2022-08-16 10:18:33		
2022-08-16 10:01:59		
2022-08-16 10:00:17		
2022-08-16 09:59:42		I receive different information each time I contact MPERS about retirement as it pertains to my plan of 25/55. I plan to retired(if possible) in 2024. It is frustrating and confusing when I receive several different interpretations of what/when retirement plan.
2022-08-16 09:58:23		
2022-08-16 09:56:07	Any additional information regarding resources that may be available to retirees in the area in which they live.	The person I spoke with this morning was very polite, attentive and knowledgeable regarding my questions and needs. I found her to be extremely helpful.
2022-08-16 09:50:17		
2022-08-16 09:50:07	Informational "packets" available by subject in a powerpoint presentation format that would answer all questions related.	I LOVE the idea of an online member portal! My questions with retirement related things have to do with making sure my benefits are going where they should, knowing how many years of service I have, knowing how much I have contributed to retirement and how much I would be getting when I retire. Will all of that be available in this portal? Thanks!

Member Satisfaction Survey - August 2022 Member - Board of Trustees - 10.13.2022

2022-08-16 09:48:25		I do hope you make information more readily available online. It's been a source of significant frustration for me that I have to wait for a postal delivery of my MainePERS Information.
2022-08-16 09:48:02		
2022-08-16 09:46:45		
2022-08-16 09:40:23		
2022-08-16 09:38:05		
2022-08-16 09:37:49		
2022-08-16 09:37:45	Person to person meeting	
2022-08-16 09:32:08		
2022-08-16 09:30:22		Thank you for your help.
2022-08-16 09:28:07		
2022-08-16 09:28:02		
2022-08-16 09:26:17		My interaction with MainePERS has been very limited to this point. I am going to be retiring in approx. 3 years, so I will be doing more communication in the near future.
2022-08-16 09:24:11		I realize you are short-staffed. But it is impacting the timeliness of information needed.
2022-08-16 09:23:46		When I filed my paperwork I was extremely nervous about completing it correctly. I was invited to take my paperwork into the office and have it checked over before I submitted it. So appreciated♥
2022-08-16 09:20:30		
2022-08-16 09:20:11		Recently worked with[...]. She was amazing to deal with....helpful, knowledgeable and friendly.
2022-08-16 09:18:34		
2022-08-16 09:18:32		After a virtual meeting this spring, I had follow up questions about my pending retirement that I sent in an E-mail to the worker I spoke with. Several months later, still no response.
2022-08-16 09:18:23		I would love it if there was an option to opt out of mainepers because it doesn't help me. I have worked part time for years but I haven't gained any benefits from it and I would be more interested in a 401k plan or IRA. Also I have never had any contact with anyone from mainepers. I don't even know how much I have invested. There is a true lack of communication in my experience.
2022-08-16 09:17:01		I have asked when my retirement monthly check will be increased to reflect my final benefit. No one is able to tell me when this will take place. I have been collecting my monthly check since Feb 1st and have called three times. Can anyone provide me with an idea when the final adjustment will take place? Thank you.
2022-08-16 09:16:34		I only hope and pray you can fight off the depredations of a new LePage administration. Some of us remember still the McKernan fiasco n
2022-08-16 09:16:10		
2022-08-16 09:12:01		
2022-08-16 09:11:50		
2022-08-16 09:11:25		
2022-08-16 09:11:00		
2022-08-16 09:09:30		
2022-08-16 09:09:11		
2022-08-16 09:08:57		
2022-08-16 09:08:02		
2022-08-16 09:07:50		
2022-08-16 09:07:39		
2022-08-16 09:06:22		
2022-08-16 09:06:22		
2022-08-16 09:05:41	what is the Maine State retirement benefit, how do other plans effect it	
2022-08-16 09:04:48		
2022-08-16 09:04:14		
2022-08-16 09:04:14		

Q1 Please rate your overall satisfaction with MainePERS

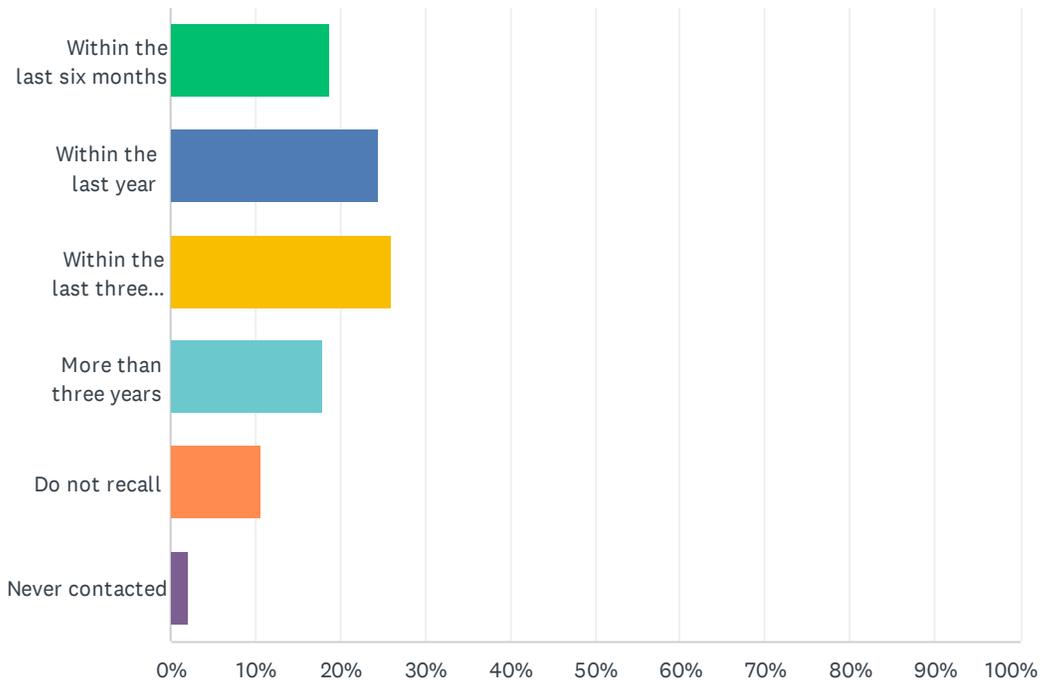
Answered: 414 Skipped: 2



ANSWER CHOICES	RESPONSES	
Very satisfied	53.86%	223
Satisfied	37.92%	157
Neutral	5.80%	24
Dissatisfied	1.69%	7
Very dissatisfied	0.48%	2
No opinion	0.24%	1
TOTAL		414

Q2 When was the last time you contacted MainePERS?

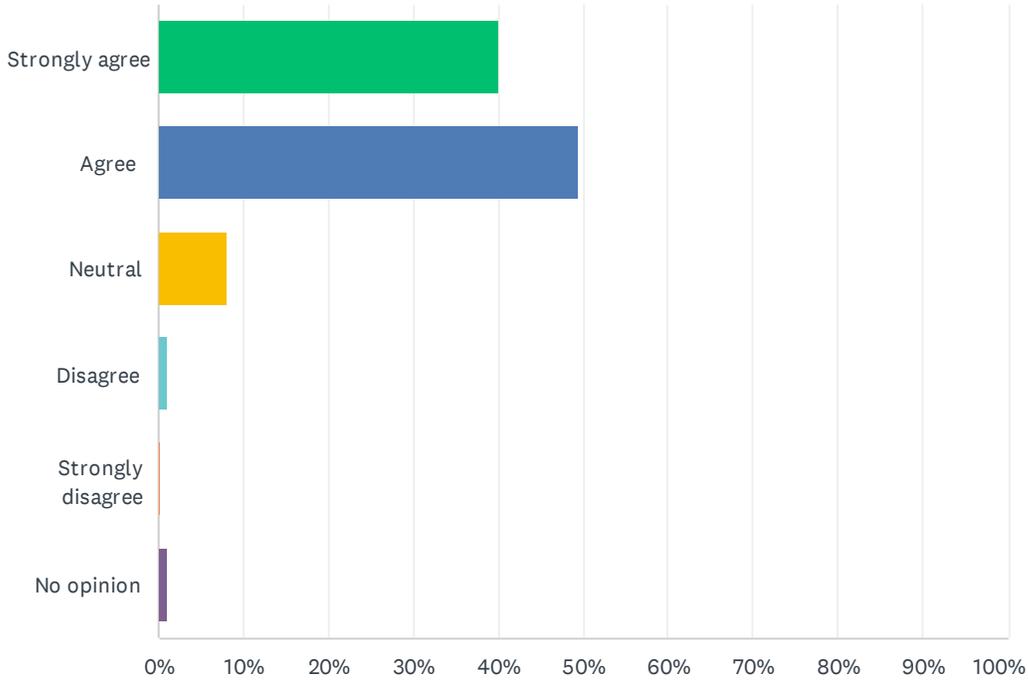
Answered: 415 Skipped: 1



ANSWER CHOICES	RESPONSES	
Within the last six months	18.80%	78
Within the last year	24.58%	102
Within the last three years	26.02%	108
More than three years	17.83%	74
Do not recall	10.60%	44
Never contacted	2.17%	9
TOTAL		415

Q3 I am confident my MainePERS retirement is secure and will be there for me

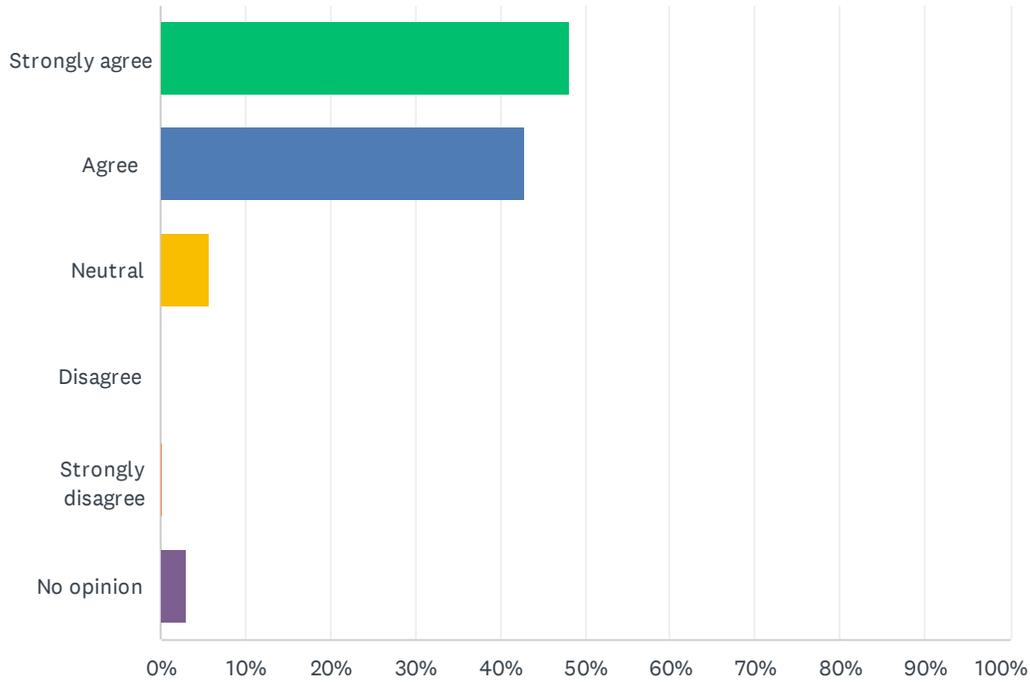
Answered: 416 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	40.14%	167
Agree	49.52%	206
Neutral	8.17%	34
Disagree	0.96%	4
Strongly disagree	0.24%	1
No opinion	0.96%	4
TOTAL		416

Q4 MainePERS acts with integrity

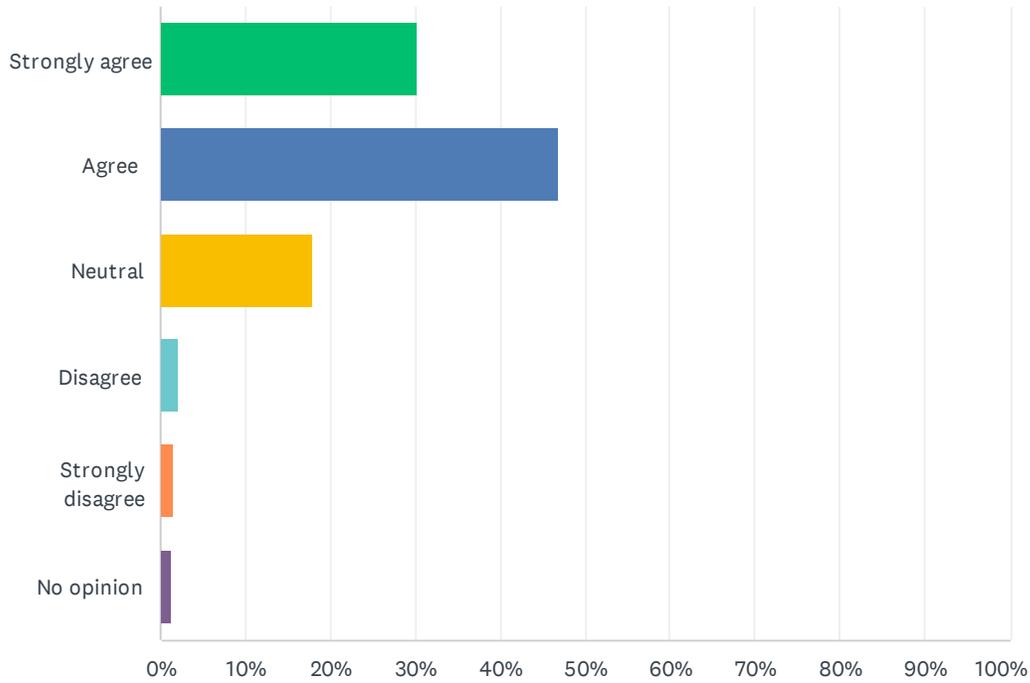
Answered: 415 Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly agree	48.19%	200
Agree	42.89%	178
Neutral	5.78%	24
Disagree	0.00%	0
Strongly disagree	0.24%	1
No opinion	2.89%	12
TOTAL		415

Q5 The frequency with which MainePERS communicates with me meets my expectations

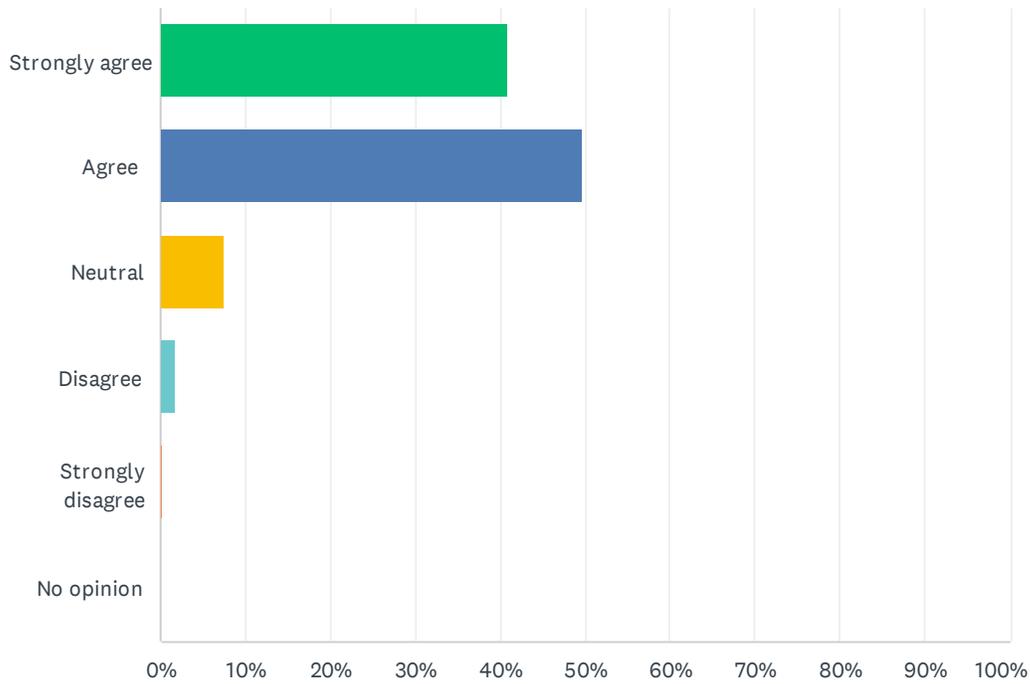
Answered: 415 Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly agree	30.36%	126
Agree	46.99%	195
Neutral	17.83%	74
Disagree	2.17%	9
Strongly disagree	1.45%	6
No opinion	1.20%	5
TOTAL		415

Q6 Information I receive from MainePERS is easy to understand

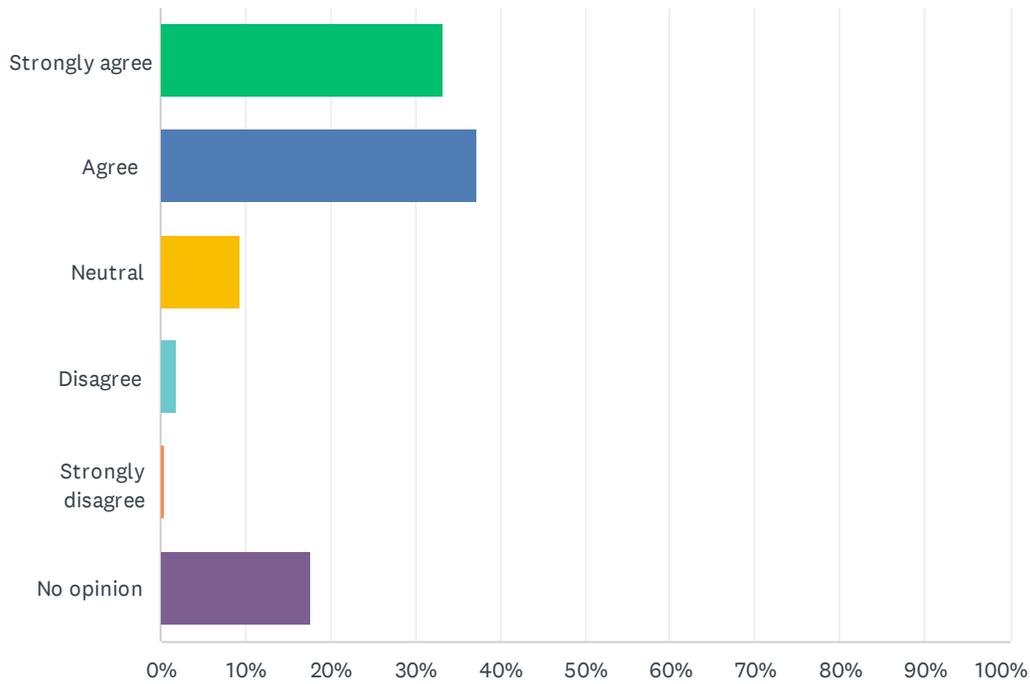
Answered: 413 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly agree	40.92%	169
Agree	49.64%	205
Neutral	7.51%	31
Disagree	1.69%	7
Strongly disagree	0.24%	1
No opinion	0.00%	0
TOTAL		413

Q7 MainePERS responds to my questions in a timely manner

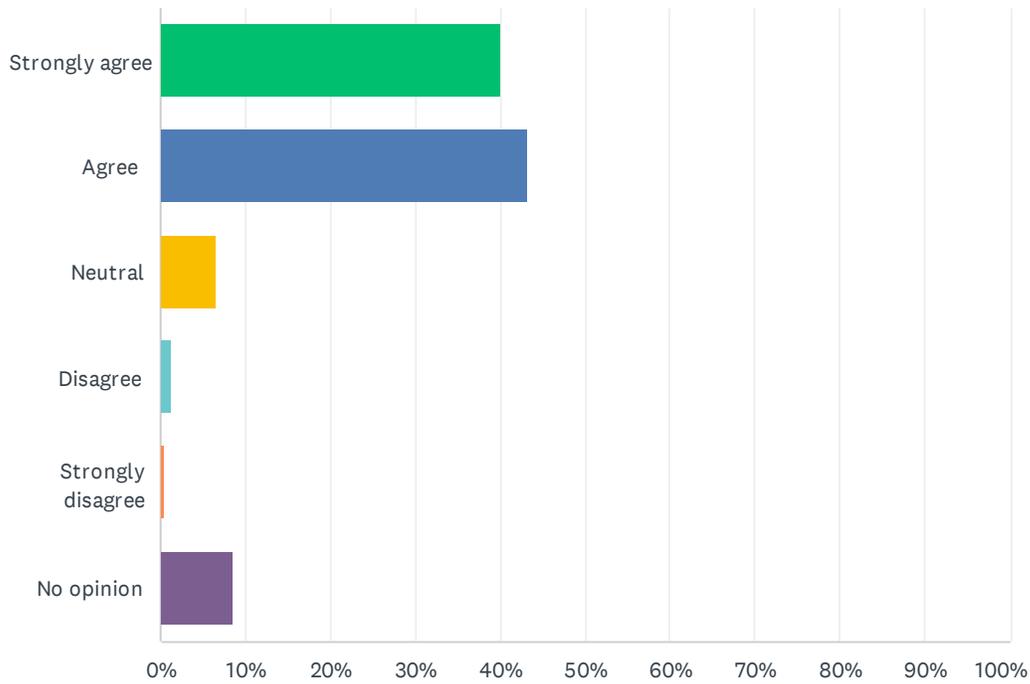
Answered: 413 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly agree	33.17%	137
Agree	37.29%	154
Neutral	9.44%	39
Disagree	1.94%	8
Strongly disagree	0.48%	2
No opinion	17.68%	73
TOTAL		413

Q8 MainePERS Staff are knowledgeable

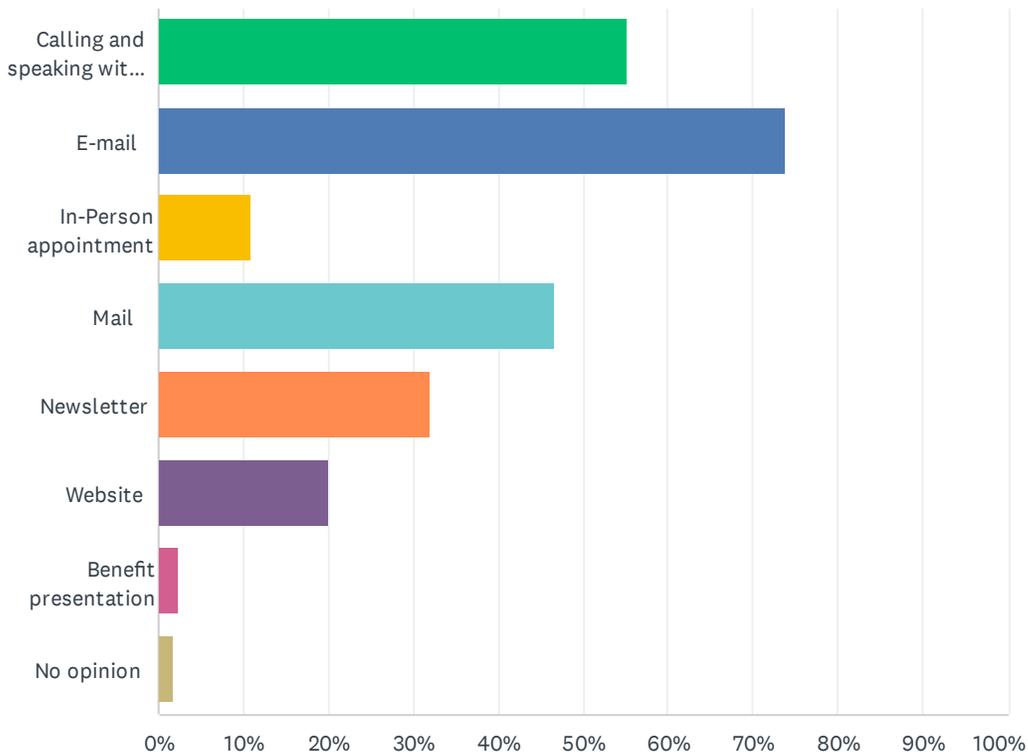
Answered: 414 Skipped: 2



ANSWER CHOICES	RESPONSES	
Strongly agree	40.10%	166
Agree	43.24%	179
Neutral	6.52%	27
Disagree	1.21%	5
Strongly disagree	0.48%	2
No opinion	8.45%	35
TOTAL		414

Q9 I prefer to receive information from MainePERS by this method: (Please select up to three options)

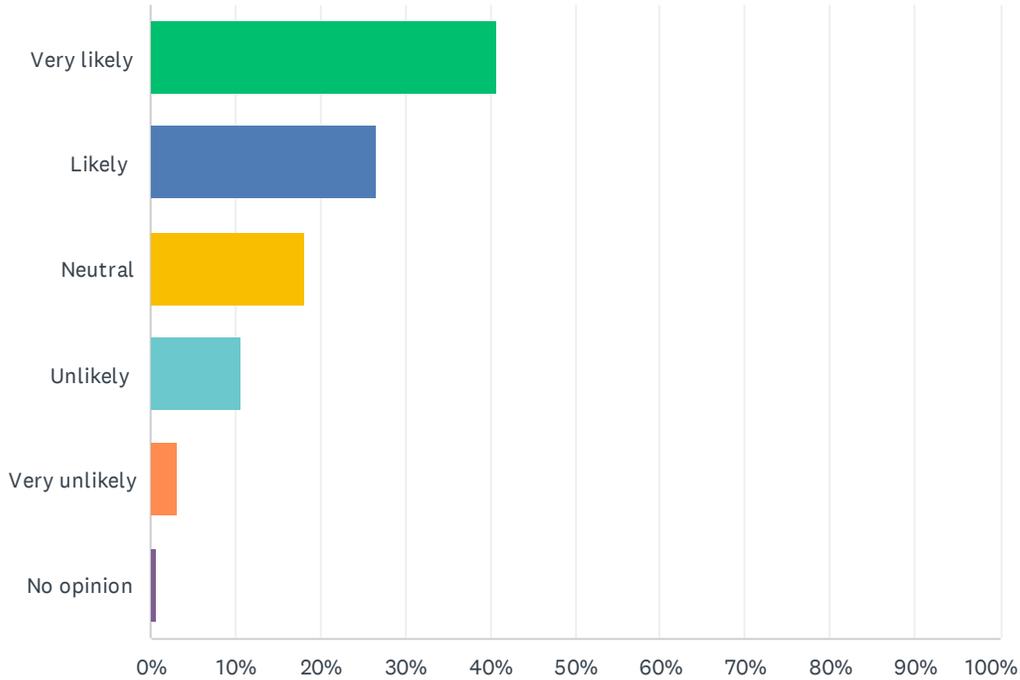
Answered: 416 Skipped: 0



ANSWER CHOICES	RESPONSES	
Calling and speaking with a Member Services Representative	55.29%	230
E-mail	73.80%	307
In-Person appointment	10.82%	45
Mail	46.63%	194
Newsletter	31.97%	133
Website	19.95%	83
Benefit presentation	2.40%	10
No opinion	1.68%	7
Total Respondents: 416		

Q10 MainePERS is exploring an initiative that would provide a secure Online Member Portal where members could obtain account information and potentially otherwise interact with MainePERS. How likely would you be to use a secure Online Member Portal?

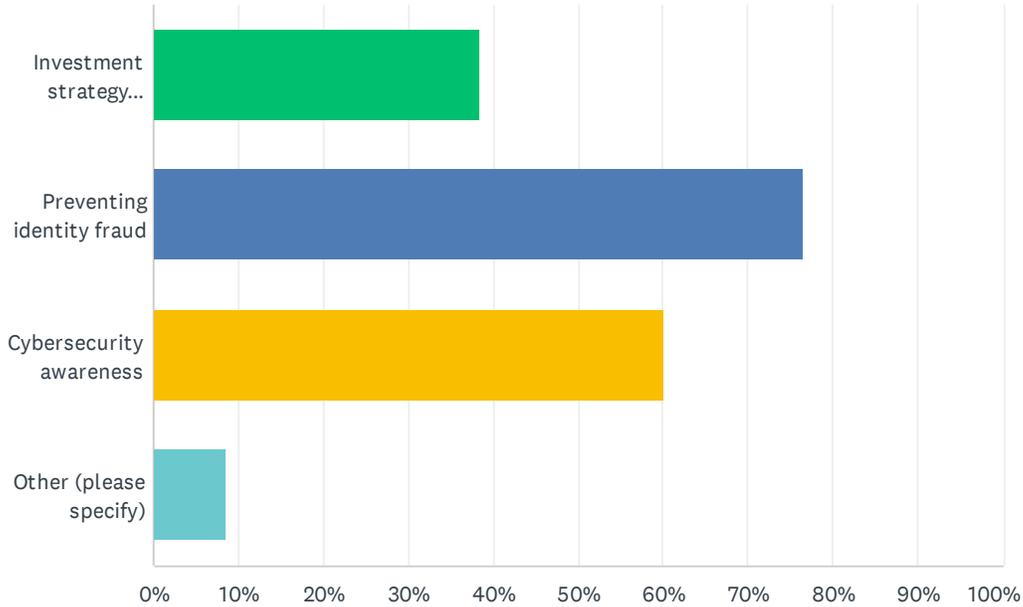
Answered: 415 Skipped: 1



ANSWER CHOICES	RESPONSES	
Very likely	40.72%	169
Likely	26.75%	111
Neutral	18.07%	75
Unlikely	10.60%	44
Very unlikely	3.13%	13
No opinion	0.72%	3
TOTAL		415

Q11 From the items below, please check items which you would be interested in (Please select all that apply):

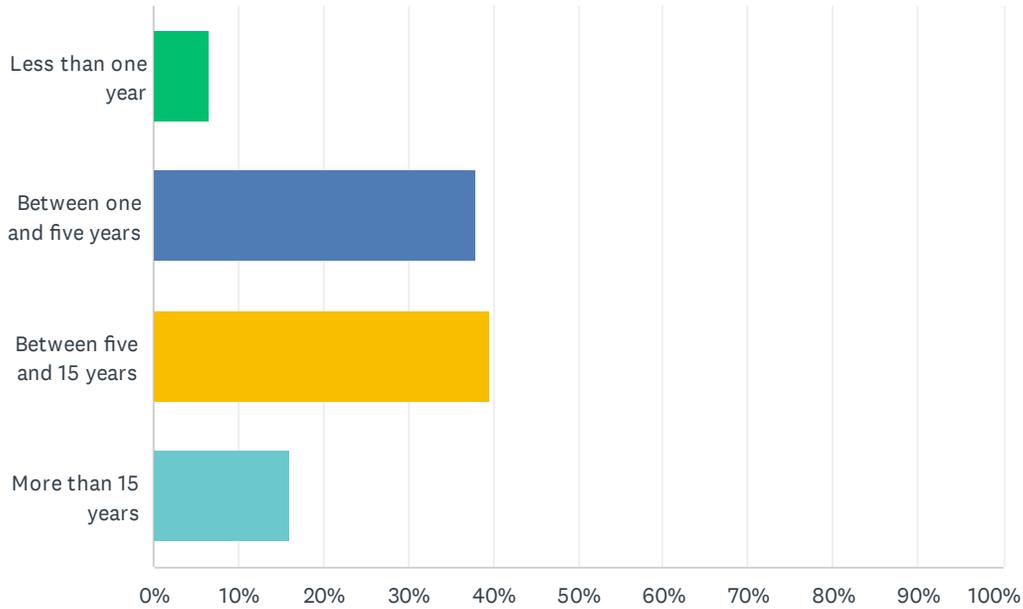
Answered: 359 Skipped: 57



ANSWER CHOICES	RESPONSES	
Investment strategy overviews	38.44%	138
Preventing identity fraud	76.60%	275
Cybersecurity awareness	60.17%	216
Other (please specify)	8.64%	31
Total Respondents: 359		

Q12 How long have you been receiving MainePERS retirement benefits?

Answered: 414 Skipped: 2



ANSWER CHOICES	RESPONSES
Less than one year	6.52% 27
Between one and five years	37.92% 157
Between five and 15 years	39.61% 164
More than 15 years	15.94% 66
TOTAL	414

Q13 Please feel welcome to provide any additional feedback.

Answered: 106 Skipped: 310

Member Satisfaction Survey - August 2022 Retiree - Board of Trustees - 10.13.2022

End Date	From the items below, please check items which you would be interested in (Please select all that apply):	Please feel welcome to provide any additional feedback.
	Other (please specify)	Open-Ended Response
2022-08-31 16:46:28		
2022-08-31 08:50:11		
2022-08-28 12:04:01		
2022-08-26 15:37:45		
2022-08-26 14:21:40		
2022-08-26 07:33:53	Insurance issues with our program	
2022-08-25 11:00:58		
2022-08-24 22:46:13		
2022-08-24 10:11:57		
2022-08-23 20:29:42		
2022-08-23 17:36:01		
2022-08-23 17:07:17		
2022-08-23 14:12:29		Excellent service and follow through by your staff on my most recent call. I wish I could recall what their name was.
2022-08-23 12:58:48		My email: [...]. not my husband's : [...]
2022-08-23 12:20:58		New to retirement, I find the dates of payments to be difficult to track. It would be useful if it was the last day of each month or always on the 27th, something like that. Just a suggestion.
2022-08-23 06:00:56	Digital takeover of my retirement funds by WEF	
2022-08-23 05:29:13		Would be interested in having MainePERS advocate for removal of reduced social security payments. Also interested in MainePERS investing our funds in green initiatives and not in fossil fuel funds.
2022-08-22 15:29:09		
2022-08-22 11:12:52		
2022-08-22 10:01:20		
2022-08-22 06:21:50		
2022-08-22 06:13:45	Medicare health plan options/information	
2022-08-20 15:43:22		
2022-08-20 15:18:39		
2022-08-20 12:54:49		
2022-08-20 11:56:25		
2022-08-20 10:54:32		
2022-08-20 08:35:46		
2022-08-19 23:05:20		All staff has been very professional and helpful. Experience in doing what they do is valuable. Please take care of them for value retention.
2022-08-19 20:06:23		
2022-08-19 19:45:41		
2022-08-19 11:41:31		
2022-08-19 11:31:45		I have not received any monthly statements from MePERS since spring. I do not know if this is right or not.
2022-08-19 10:50:45	Retirement info / Maine State Pension - Social Security	
2022-08-19 10:05:50		
2022-08-19 10:01:36		
2022-08-19 09:43:05		
2022-08-19 09:10:09		
2022-08-19 08:56:31		
2022-08-19 08:05:18		
2022-08-19 07:41:26		
2022-08-19 07:15:39		
2022-08-19 06:44:39		
2022-08-19 06:26:34		
2022-08-18 20:17:45		
2022-08-18 19:35:07		
2022-08-18 19:22:05		
2022-08-18 19:12:52		
2022-08-18 17:45:20		
2022-08-18 17:44:53		
2022-08-18 14:58:10		
2022-08-18 14:03:24		
2022-08-18 13:25:46		
2022-08-18 12:28:10		Last time I checked, the ME PERS fund was very healthy. I hope with any regime changes.... this would continue.
2022-08-18 11:38:21		
2022-08-18 11:19:13		
2022-08-18 11:11:31		

Member Satisfaction Survey - August 2022 Retiree - Board of Trustees - 10.13.2022

2022-08-18 11:07:40		
2022-08-18 10:49:35		
2022-08-18 10:47:06		
2022-08-18 10:31:41		
2022-08-18 10:00:04		
2022-08-18 09:20:59		So far I am happy with the service I have received.
2022-08-18 08:41:27		
2022-08-18 08:36:44		
2022-08-18 08:14:57		
2022-08-18 07:39:17		
2022-08-17 22:45:31		Thank you for the opportunity to give my feedback.
2022-08-17 22:44:05		I retired March 31, 2022 and have received my first four checks. I was under the impression that MainePERS was expecting me to retire a few weeks earlier (I think two to three weeks earlier). So I thought I would get a final recalculation of retirement benefits from MainePERS. Social Security contacted me to have me send that final confirmation of benefits to them. I sent them the last letter I received from MainePERS in relation to that, however that letter indicated that I would receive a future letter with the final compensation amount, which I would send on to Social Security. I have not received that letter yet and Social Security is still waiting for me to mail it to them. While this is going on the WEP amount is not being taken out of my Social Security check each month. I believe Social Security is going to demand that WEP amount back immediately from my checking account. I just want to get this taken care of as soon as possible so my checking account will be accurate. I think I will have to return \$2105.00 so far to Social Security. Please! Could someone help me get this taken care of. I think I only need a letter from MainePERS telling me what my final retirement benefit will be. This will help me be able to settle things up with Social Security and get the correct amount from them instead of getting over paid by them each month. [...]
2022-08-17 22:13:32		
2022-08-17 21:10:04		
2022-08-17 21:05:58		
2022-08-17 21:03:17		Thanks for all your hard work and for getting member for us input.
2022-08-17 19:26:30		
2022-08-17 19:08:53		
2022-08-17 19:08:34		I think that the secure online portal would be extremely useful.
2022-08-17 19:05:51		
2022-08-17 18:50:30		I feel MainePERS supported me really well through my retirement decision with info, webinars, and follow up and I think an online portal is brilliant.
2022-08-17 18:27:42		Need more timely updates on new benefits. The material on the vision program cam too late for me to sign up!!
2022-08-17 18:02:27		I would like to know why my retirement benefits from teaching are deducted from my soc. security benefits and what if anything MainePERS is doing about it.
2022-08-17 17:20:00		Having an online portal would be helpful for email changes. Mine has changed and the one used for letting me know about this survey is closing on 8/24/2022.
2022-08-17 17:18:51		I haven't had a need to contact MainePERS more than once so it was not possible to respond more positively to question #8
2022-08-17 17:10:23		
2022-08-17 16:28:02		
2022-08-17 16:02:18		
2022-08-17 15:58:22		I live in Spain and have not been able to use online member/patient portals, as they do not seem to work outside the US.
2022-08-17 15:57:47	Social Security Windfall changed	
2022-08-17 15:49:19		
2022-08-17 15:43:49		
2022-08-17 15:24:18		
2022-08-17 15:01:07		
2022-08-17 15:00:05		
2022-08-17 14:56:54		
2022-08-17 14:45:50		
2022-08-17 14:32:11		
2022-08-17 14:26:45		
2022-08-17 14:21:36		
2022-08-17 13:51:12		
2022-08-17 13:39:23		
2022-08-17 13:37:14		I feel very fortunate to have a retirement system that has faithfully paid my retirement benefits fully and on time for 20 years as of the end of this month of August. Thank you all.
2022-08-17 13:26:36		
2022-08-17 13:25:03		
2022-08-17 13:12:50		
2022-08-17 13:04:46	get COLA whole pension!	It seems that you work agains the retired when we are working to get our full benefits from the legis. you offer no help in figuring our a path forward
2022-08-17 12:43:31		
2022-08-17 12:43:00		
2022-08-17 12:31:37		
2022-08-17 12:26:33		

Member Satisfaction Survey - August 2022 Retiree - Board of Trustees - 10.13.2022

2022-08-17 12:24:36		
2022-08-17 12:10:59		Thank you for helping me over the years. I am not tech wise, so to meet with a staff to help would be better for me.
2022-08-17 11:40:46		
2022-08-17 11:29:37		
2022-08-17 11:22:50		
2022-08-17 11:07:39		
2022-08-17 11:05:38		
2022-08-17 10:41:58		
2022-08-17 10:25:21		I hope we are moving forward, I would like my paystub available monthly, via the portal would work for me. I haven't had the need for a lot of contact but feel this the idea coming forth will be a huge improvement of what is going on. Thank you!
2022-08-17 10:09:50		
2022-08-17 09:53:08		
2022-08-17 09:39:46		
2022-08-17 09:35:59		
2022-08-17 09:33:59	Online contact questions	Stuck in my craw is that at my one year exit interview with Portland public schools in 2006, I was never advised to put my spouse on my medical insurance coverage in order to cover her after I retired. I applied to include her after I retired and was told she was not eligible since I had not included her one year before I retired. We went years without her medical coverage although she was not yet 65 and ineligible for Medicare. Still stuck on that....
2022-08-17 09:33:28		
2022-08-17 09:33:25		
2022-08-17 09:11:56		Appreciate any help in repealing WHIP
2022-08-17 08:46:26		
2022-08-17 08:46:21		
2022-08-17 08:38:31	Tax information 1099R	I'm frustrated that my mail from MEPERS will not be forwarded. I go south for the winter and have mailed forwarded to my sister (whom I trust completely) but it can't be forwarded. I also can't get my 1099 online. This means I have to change the address.
2022-08-17 08:28:10	WEP elimination updates	Thank you for adding regular email communication, and for your continued dedication to protecting Maine PERS.
2022-08-17 08:25:46		Always come away satisfied with info provided, and questions answered. Nice job!
2022-08-17 08:21:48		
2022-08-17 08:20:15		
2022-08-17 08:16:42		
2022-08-17 07:56:50		
2022-08-17 07:53:41		I had difficulty changing how much taxes should be taken from my monthly check. I ended up paying taxes. Didn't appreciate that
2022-08-17 06:53:05		As a part time resident of Maine and Florida. Please allow my change of address on line rather than the requirement to put the request in writing and mail it to PERS.
2022-08-17 06:47:38		
2022-08-17 06:34:19		
2022-08-17 06:25:14		
2022-08-17 06:10:34		
2022-08-17 06:07:36		
2022-08-17 05:40:58		
2022-08-17 01:10:52	In-Home Assisted Living for Maine Residents	Rank Maine Legislators for MSRS member support.
2022-08-17 00:47:56		I am completely satisfied with whomever I have ever spoken to . They have always been there for me.
2022-08-16 22:57:59		
2022-08-16 22:19:26		
2022-08-16 22:12:32		
2022-08-16 22:11:22		N/A
2022-08-16 22:10:09		
2022-08-16 21:24:16		
2022-08-16 21:23:10		
2022-08-16 21:21:45		My husband is also a Maine St Retiree he doesn't really do email. Can he take the survey too?
2022-08-16 21:06:50		
2022-08-16 20:57:23	job opportunities within retirement	
2022-08-16 20:55:38		
2022-08-16 20:54:12		
2022-08-16 20:52:02		In a current world where it's nearly impossible to call with a question and talk to an actual person, I've had 100% success with MainePERS.
2022-08-16 20:41:27		I like the idea of having an online portal. I know I connect with my doctors more often through the portal they offer; I feel like I might do the same with PERS if they had a portal.
2022-08-16 20:40:37		
2022-08-16 20:38:22		
2022-08-16 20:35:50		
2022-08-16 20:24:12		The personnel I get to speak to have always been friendly, knowledgeable and helpful
2022-08-16 20:22:10		
2022-08-16 20:21:34		
2022-08-16 20:20:36		
2022-08-16 20:14:42		
2022-08-16 19:58:56		
2022-08-16 19:55:46		

Member Satisfaction Survey - August 2022 Retiree - Board of Trustees - 10.13.2022

2022-08-16 19:45:09		I've received my sixth check and it is still not adjusted and based on an estimate over a year and a half ago. Many retired colleges said it took three months. After calling MEPERS I was told they were short staffed and quite busy and the adjustment could take up until a year.
2022-08-16 19:10:44	Info on available resources for Maine retirees.	I truly appreciate your conservative leanings to keep the retirement assets healthy. However, it has been frustrating to watch Social Security recipients have their entire incomes increase by the actual cost of living when Maine Pers recipients only receive 2.5% on the first \$24,500 only. Our ability to keep up with the increasing cost of everything has put us at a huge disadvantage. I do agree with your policy of limiting any increases to the first \$24,500, but the percentage should increase like Social Security does.
2022-08-16 19:10:32		The people at MPERS are always helpful.
2022-08-16 19:07:52		
2022-08-16 18:54:51		
2022-08-16 18:52:15		
2022-08-16 18:43:53		
2022-08-16 18:33:15		
2022-08-16 18:26:55	Assist members with creating online account for their state 457B VOYA retirement plan; monitoring and helping members with VOYA access problems/roadblocks (inability to access funds).	State 457 VOYA and similar deferred compensation retirement plans are becoming increasingly difficult to access online, with members subjected to unreasonable delays/inability to access funds (VOYA is unresponsive). Increased monitoring and assistance by MPERS on such issues and the state would be beneficial since members are otherwise at the mercy of the insurance company with no state representation.
2022-08-16 18:24:44		
2022-08-16 18:16:20	NA	
2022-08-16 18:01:16		
2022-08-16 17:41:33		
2022-08-16 17:35:10		Thank you for looking after retirees.
2022-08-16 17:28:53		
2022-08-16 17:21:41		
2022-08-16 17:03:27	none	
2022-08-16 16:58:11		
2022-08-16 16:50:01		
2022-08-16 16:49:19		
2022-08-16 16:48:58		
2022-08-16 16:48:57		
2022-08-16 16:47:27		
2022-08-16 16:35:22		
2022-08-16 16:29:25		
2022-08-16 16:25:52		Thank you!
2022-08-16 16:25:38		
2022-08-16 16:21:20		
2022-08-16 16:16:58		Thank you for the opportunity to take your survey.
2022-08-16 16:16:33		
2022-08-16 16:03:42		
2022-08-16 16:03:29		
2022-08-16 16:02:02	Get rid of off set please	
2022-08-16 15:58:25		
2022-08-16 15:57:53		
2022-08-16 15:50:29		
2022-08-16 15:49:08		
2022-08-16 15:48:21		
2022-08-16 15:47:37		
2022-08-16 15:43:41		
2022-08-16 15:41:37		
2022-08-16 15:39:35		
2022-08-16 15:38:44		It would be nice to have help with determining tax liability so the appropriate amount is deducted. It's like hit or miss now.
2022-08-16 15:38:20		Always appreciative of Maine PERS
2022-08-16 15:33:26		
2022-08-16 15:29:34		I would like to receive a paystub more often than just when something changes
2022-08-16 15:27:41		
2022-08-16 15:19:46		I feel MainePers should not penalized folks that retired early once they reach retirement age. We already paid our dues by taking a cut on our pension and being penalized and restricted to the number of hours we could work. I feel once we reach retirement age, we should get the same benefits as everyone else. Thank you.
2022-08-16 15:09:25		
2022-08-16 15:07:38		
2022-08-16 15:01:22		
2022-08-16 14:56:23		Since everything is computerized, it seems that notification changes in check amounts could be sent to arrive before deposit not 3 days after.
2022-08-16 14:53:00		Glad you are in Augusta.
2022-08-16 14:43:50		
2022-08-16 14:43:36		Whenever there are changes it would be very helpful if both the previous amounts and the new amounts were shown
2022-08-16 14:42:56		
2022-08-16 14:33:45		

Member Satisfaction Survey - August 2022 Retiree - Board of Trustees - 10.13.2022

2022-08-16 14:30:30		
2022-08-16 14:30:28		
2022-08-16 14:21:03		
2022-08-16 14:19:04		
2022-08-16 14:18:56	Updates on Anthem/Maine Health/Maine Medical Center discussions	
2022-08-16 14:04:47		
2022-08-16 13:52:56		
2022-08-16 13:51:10		
2022-08-16 13:41:54		
2022-08-16 13:39:56		During my planning for retirement, I've personally met with representatives as well as online zoom meeting and phone conversations on several occasions, and I can say that my experience was very informative and helpful in my decision process.[...] was mostly my contact person, and I can say she was superb in answering my questions and making me feel very comfortable throughout the process.
2022-08-16 13:37:49		Recently received a letter indicating that a stronger shift is being made for on line informationmyself and others who are not computer savvy or accessible would prefer Postal Mail info
2022-08-16 13:32:38		I feel MPers is trying to do a good job. I have only needed to call with issues very rarely, but when I did things got handled in a prompt and efficient manner. Thank you for that.
2022-08-16 13:31:47		
2022-08-16 13:23:40		
2022-08-16 13:23:33		
2022-08-16 13:21:34		
2022-08-16 13:21:26		None
2022-08-16 13:21:13		The Anthem supplement to Medicare (the Companion Plan), though more expensive, met my medical needs much better than the Anthem Medicare Advantage Plan.
2022-08-16 13:20:31		
2022-08-16 13:16:17		
2022-08-16 13:07:53		Every interaction I have had with MainePERS has been positive. People there are helpful, kind, and informative.
2022-08-16 13:05:29		
2022-08-16 13:04:02		
2022-08-16 13:02:09		
2022-08-16 12:52:50		
2022-08-16 12:52:20		
2022-08-16 12:50:35		Service has been phenomenal! I am very pleased with my interactions with staff and all communications. Thank you!
2022-08-16 12:42:06		
2022-08-16 12:39:21		
2022-08-16 12:36:45		
2022-08-16 12:31:48		
2022-08-16 12:28:26		Overall, pretty good experiences with Maine PERS. I am curious as to why a retiree has to wait 6-12 months to receive updated benefits (e.g. sick days, updated estimates after retirement). That seems like a long wait.
2022-08-16 12:28:15		I certainly hope my retirement is secure as it is my main source of income but I really don't know. . .
2022-08-16 12:28:04		No concerns
2022-08-16 12:23:49		
2022-08-16 12:19:50		I do not want my account information on line so hackers can steal my money and info. Not supportive for on line!!!!
2022-08-16 12:12:47		
2022-08-16 12:10:40		Always very helpful when I'm in need. Thank you
2022-08-16 12:09:13		
2022-08-16 12:05:36		
2022-08-16 12:02:36		
2022-08-16 12:01:26		
2022-08-16 12:01:15		Eliminate the Social Security Offset/Windfall Benefit.
2022-08-16 12:00:34		
2022-08-16 11:54:58		I have been especially grateful for the help I have received from [...]. Her assistance has been very appreciated. I am a bit concerned with the Anthem issues and debating looking for a different supplemental insurance plan??
2022-08-16 11:54:45		
2022-08-16 11:54:16		
2022-08-16 11:54:06	details about benefits/coverage	would like updates on how solvent the retirement fund is
2022-08-16 11:47:54		
2022-08-16 11:46:08		I live in Colorado and so I am very dependent on online communication. The portal would be great.
2022-08-16 11:45:43	Updates on COLa	
2022-08-16 11:45:12	updates on legislature passed regarding retirees/seniors	The only thing is when my pension check changes for some reason and there is no explanation, therefore I have to make a phone call and bug someone to find out why there was a change.
2022-08-16 11:38:58		MainePERS definitely needs to come out of the stone age and set up a secure on-line member portal. This is long overdue.
2022-08-16 11:36:04		

Member Satisfaction Survey - August 2022 Retiree - Board of Trustees - 10.13.2022

2022-08-16 11:35:57	Online access to my retirement account.	I would like an online account where I can print off my income verification letter or check other acct info. I have other retirement accounts that I can access whenever I want . I have never had a problem. ME PERS should have a secure system where I don't have call or write when I want/need information.
2022-08-16 11:34:03		
2022-08-16 11:32:06		
2022-08-16 11:32:05		
2022-08-16 11:30:56		
2022-08-16 11:30:44		
2022-08-16 11:30:13		
2022-08-16 11:29:16		
2022-08-16 11:28:14		
2022-08-16 11:28:13		Continue to develop the depth of content in your newsletter and grow your paperless options
2022-08-16 11:24:01		Appreciate staff being friendly and very helpful whenever I have a question. Thank you!
2022-08-16 11:23:24		
2022-08-16 11:21:29		Social Security takes a big chunk of my retirement benefit. Any way to change the agreement that your organization has with Social Security?
2022-08-16 11:18:48		
2022-08-16 11:17:53		
2022-08-16 11:14:45		
2022-08-16 11:13:31		
2022-08-16 11:12:36		
2022-08-16 11:07:03		
2022-08-16 11:03:40		
2022-08-16 11:03:33		
2022-08-16 11:02:11	Status of Anthem and our providers	If Anthem and Maine health part ways it would be good for members to know if we have other ins options
2022-08-16 11:00:52		Very satisfied with MPERS. Glad to see that the organization continues to attract extremely capable leaders like [...].
2022-08-16 10:58:17		
2022-08-16 10:54:53		
2022-08-16 10:53:52		
2022-08-16 10:53:08		
2022-08-16 10:51:42		
2022-08-16 10:47:22		
2022-08-16 10:44:58		
2022-08-16 10:44:26		
2022-08-16 10:44:21		
2022-08-16 10:44:12		
2022-08-16 10:42:09		
2022-08-16 10:41:09		
2022-08-16 10:34:02	Updates on issues affecting my pension.	During the 18 month period one waits for a cola there is silence even where significant legislation is enacted that will impact ones benefit. Kinda disrespectful on a basic level. We are here!!
2022-08-16 10:32:55		
2022-08-16 10:32:36	Reform social security inequality!	Appreciate all you do!
2022-08-16 10:30:04		
2022-08-16 10:29:33		
2022-08-16 10:27:58	None	I would prefer to call I don't like doing stuff over the internet or email it's much to difficult for us retirees
2022-08-16 10:25:15		Thanks for the interest in our opinions...
2022-08-16 10:24:57		
2022-08-16 10:24:48		
2022-08-16 10:19:17		I don't even think about MainePERS - which to me means that I get all the info I need, regularly and efficiently, and can dismiss it from my list of concerns. It's a positive statement not to have to think about something and just know it is there.
2022-08-16 10:18:18		
2022-08-16 10:17:56		
2022-08-16 10:17:05		
2022-08-16 10:15:27		As a new retiree, it would b helpful to know more up to date info as to when my final monthly benefit amount will be assessed and dispersed.
2022-08-16 10:12:48		Very satisfied with MainePERS
2022-08-16 10:12:48		I would like to change my EMAIL [...]
2022-08-16 10:11:24		
2022-08-16 10:11:19		
2022-08-16 10:09:18		
2022-08-16 10:09:08		
2022-08-16 10:07:37		
2022-08-16 10:07:05		
2022-08-16 10:06:39		

Member Satisfaction Survey - August 2022 Retiree - Board of Trustees - 10.13.2022

2022-08-16 10:05:34		I am not sure if MEpers has had a staff turnover but my last phone contact was less than desirable (compared to previous interactions in the past). Suggestion: initial rep answering should always give at least a first name when answering the phone. When he couldn't answer my question, he connected me with a second rep who was very vague in her answer so I have no idea if what I requested for a change on my W4 is actually being processed correctly. Thank you!
2022-08-16 10:04:36		
2022-08-16 10:04:01		
2022-08-16 10:03:35		
2022-08-16 10:02:55		
2022-08-16 10:02:23		
2022-08-16 10:00:21		I went through the retirement process this spring. The cooperation between the State and MePERS seemed nonexistent. When I would ask MEPERS a benefit continuation question, the reply in some instances was simply: "We don't handle that, you'll have to contact the State." The reply was similar when asking the State benefits folks about continuing benefits. The paperwork that I was mailed, from both sides of the house, should include a better explanation of what form is required for what benefit. It was as if the State benefits office and MEPERS have no interaction and have no desire to get together and facilitate an easier transition for the newly retired, or about-to-be retired employee. I heard this same comment over and over again from many of my fellow state workers. I am confident that I asked a number of questions which I'm sure had been asked many times by other retirees, yet no one has apparently bother to write something up explaining why things work the way they do? How many times do retiring employees need to ask the same question before the light bulb goes on and someone says, "Gee, maybe we should include this in our information packet." I cannot believe that the two agencies can't get together and write up some protocol and help guides for those who are about to retire. a guide with a bunch of the most common FAQ's. I'll give you one example: After getting my first pension check, I noticed that there was no dependent health care coverage taken out. I had to call and find out why as I wanted to make sure that my family was covered. I was then told that because I retired at the end of the month, and because of the way that the biweekly payroll fell, it was too late for the retirement system to take out the health care deduction. How many times has this happened and yet nobody has ever thought to explain this in all the paperwork that is mailed out? I was very proud to work for an agency that put the "customer" first and believed in customer service. maybe I am expecting too much for other agencies to put that same priority on their radar.
2022-08-16 10:00:20		Since I also get social security, as I'm sure many MPERS retirees get, and we have to report whenever we get a COLA from you, it would be helpful if we got this information in the mail on a more timely manner. It comes in after we receive the first check with the raised amount and I'd prefer receiving prior to so I know what the extra amount is for and so I can report it to SSA. Thank you.
2022-08-16 09:59:26		
2022-08-16 09:58:58	Changes to MSR and social security benefits	I would like to receive my full social security benefits since I earned them while working in NY state and not Maine. I would like this changed.
2022-08-16 09:58:46		
2022-08-16 09:56:41		
2022-08-16 09:56:31		
2022-08-16 09:56:25		
2022-08-16 09:54:31		
2022-08-16 09:54:12		A more than a 2.9% increase should be looked at --esp in times when inflation is above this amount
2022-08-16 09:53:29		
2022-08-16 09:51:42		I just retired this summer, and the Maine PERS part was the easiest to navigate. Medicare and Anthem are another story!! Everyone with Maine PERS answered my questions and explained the information clearly. Thank you for that.
2022-08-16 09:51:29		
2022-08-16 09:50:43	Don't know at this time	
2022-08-16 09:50:05		
2022-08-16 09:50:05		
2022-08-16 09:46:56		
2022-08-16 09:46:52		
2022-08-16 09:46:40		
2022-08-16 09:46:10		Keep up the good services!
2022-08-16 09:45:49		
2022-08-16 09:40:43		
2022-08-16 09:40:15		
2022-08-16 09:40:13		
2022-08-16 09:39:03		The reason for a partial negative review is back in the spring I wanted to change withholding . I called to make sure I had the right form, confirmed I did and was notified in writing after I submitted I had the wrong form . The form was one I printed on your website.. It was a 2022 form but was told later you were not using that form at the time in conflict what I was previously told. I then sent in the 2021 form, that was rejected if I recall because there was a second form I needed to fill out In addition.All this caused 2 to 3 months of delay. When I called to discuss I found the person who answered the phone, (female)to be defensive. Prior to that my experience with everyone has been great and hopefully will be again. Thank you.

Member Satisfaction Survey - August 2022 Retiree - Board of Trustees - 10.13.2022

2022-08-16 09:37:15		I have been retired for a year and went back to my original job. Nothing was said to me in a negative way about my doing this, although I know it affects MainePERS as I am no longer contributing. Everyone I have ever spoken with has been patient and knowledgeable. It is scary to retire and they made it very easy. Keep up the great work.
2022-08-16 09:36:34		I do hope that MainePers will do the best they can with this year's COLA to help its members in these difficult economic times.
2022-08-16 09:35:17		I have my retirement through a municipality. I don't understand why I didn't get an additional increase last time. Only teachers and state retirees? It cost me as much to live as it does them!!!
2022-08-16 09:34:42		I'm happy with the service I get as is. Thank you!
2022-08-16 09:34:24		
2022-08-16 09:33:58		
2022-08-16 09:32:07		
2022-08-16 09:30:19		
2022-08-16 09:29:27		Keep up the good work!
2022-08-16 09:29:17		
2022-08-16 09:29:15	None of the above	I am not very well versed in technology and often find communication sites arduous to move through. Please make is clear and simple for people like me.
2022-08-16 09:27:32		Look forward to seeing your portal. Will 1099 tax forms still be mail or printable through the new system?
2022-08-16 09:26:12		
2022-08-16 09:25:48		
2022-08-16 09:25:03		
2022-08-16 09:23:15		Thank you!
2022-08-16 09:23:02		
2022-08-16 09:22:01		
2022-08-16 09:21:32		
2022-08-16 09:19:48		I am responding on behalf of [...]. He lives in a facility and does not use email. I am his friend and daily contact, but his son, [...], is legally in charge of his finances.
2022-08-16 09:19:33		
2022-08-16 09:19:21		
2022-08-16 09:18:51		Good survey!
2022-08-16 09:17:49		
2022-08-16 09:16:51		Keep up the great work!
2022-08-16 09:16:44		
2022-08-16 09:16:43		
2022-08-16 09:15:40		Appreciate the work and the quality of this dept. Thank you
2022-08-16 09:15:36		
2022-08-16 09:15:26	Status of SS pension offset.	
2022-08-16 09:15:15		
2022-08-16 09:14:49		
2022-08-16 09:14:15		
2022-08-16 09:14:11		Getting accurate information and phone numbers on how specifically to get in touch with the proper medical and dental organizations to make changes to coverage has always been hit or miss. The printed newsletter that is routinely mailed would be a nice way for members to have this information readily available.
2022-08-16 09:14:11	Year to date payments and deduc	
2022-08-16 09:12:08		
2022-08-16 09:12:04	Amount changes so I can adjust social security I receive.	
2022-08-16 09:11:41		
2022-08-16 09:11:35		Always appreciate the care for my retirement funds and the timely and coherent communications. Thank you!
2022-08-16 09:11:28		
2022-08-16 09:11:15		
2022-08-16 09:11:10		
2022-08-16 09:08:56		
2022-08-16 09:08:32		
2022-08-16 09:08:27		We will not even get cost of living increase to match cost of living because you allowed the legislature to rob us of our retirement.
2022-08-16 09:07:42		
2022-08-16 09:07:42		Do you email newsletters? This is the only email I have received. Thank You
2022-08-16 09:05:28		

Date: October 20, 2022
To: PLD Advisory Committee
From: Dr. Rebecca M. Wyke, Chief Executive Officer
Subject: Disability Working Group

The Disability Working Group is charged with advising MainePERS on the development of an LTDI implementation plan, accompanying legislation and report to the joint standing committee of jurisdiction by January 3, 2023. The Working Group is also charged with providing feedback to MainePERS on the experience of members under the new disability retirement program for MainePERS' report to the joint standing committee of jurisdiction due by January 31, 2023. (See language of Public Law 2021, c. 277, sections 43 and 44 below).

All agendas, materials and the membership for the Disability Working Group may be found on our website at www.mainebers.org where you will find a link to the webpage with the materials. All meetings are held via Zoom and you may request to be added to the invite list if you wish to observe.

PL 2021, c. 277

Sec. 43. Implementation plan for mandatory long-term disability insurance. The Maine Public Employees Retirement System shall convene a stakeholder group, including representatives of participant employers and employee groups, to develop an implementation plan for providing mandatory long-term disability insurance coverage to retirement system members through their employers. The Maine Public Employees Retirement System shall submit an implementation plan, including any recommended legislation, to the joint standing committee of the Legislature having jurisdiction over retirement matters no later than **January 3, 2023**. The joint standing committee of the Legislature having jurisdiction over retirement matters may report out a bill to the 131st Legislature on matters related to the report.

Sec. 44. Report on disability retirement. The Maine Public Employees Retirement System shall report to the joint standing committee of the Legislature having jurisdiction over retirement matters, no later than **January 31, 2023**, on the experience of the system and its members after the implementation of this Act. The joint standing committee of the Legislature having jurisdiction over retirement matters may report out a bill to the 131st Legislature on matters related to the report.

Date: October 27, 2022
To: PLD Advisory Committee
From: Mike Colleran and Kathy Morin
Re: Legislative and Rulemaking Update

Legislative Update

We are working on statutory changes we would like to propose for the legislative session that will begin in January. One of the potential changes is to permit a local district's chief administrative officer to clarify any ambiguities in the official action taken by the local district to join the PLD Consolidated Plan or change the local district's plan offerings. We also intend to propose changes to resolve conflicts in statute that resulted from the enactment of the two PLD membership-related laws last session.

Rulemaking Update

MainePERS Rule Chapters 414, 509, and 702 have been amended since the Committee last met.

Rule Chapter 414 provides guidance on compliance with federal required minimum distribution requirements for the defined benefit plans. The amendment to this rule provided that a beneficiary who does not make a choice of benefit options will receive the annuity option, which in most cases is the preferable option.

Rule Chapter 509 provides guidance on determining whether an applicant for disability retirement is unable to perform the duties of their employment position. The amendments to this rule conformed the language to the new disability statutory language, made non-substantive changes, and removed obsolete language.

Rule Chapter 702 sets out the process for appeals of decisions of the Chief Executive Officer to the Board of Trustees. The amendments implemented two provisions in the new disability law by providing a mechanism for the appellant to participate in selection of the hearing officer and providing a process for a successful appellant to receive attorney's fees. The changes also incorporated the title change from Executive Director to Chief Executive Officer and removed obsolete language.

In September, we initiated consensus-based rule development with stakeholders on disability and appeal rules more broadly. That process is ongoing and is likely to result in rulemaking over the next few months.

Date: October 19, 2022
To: PLD Advisory Committee
From: Sherry Vandrell, Director of Finance
Subject: Employer Auditing Update

Since our last report, four additional reviews of PLD employers have been completed, for a total of 75 since the inception of the program. Four others are currently in process. While reviews had been suspended for a short period of time they have since resumed with one auditor on the team. The second auditor position is currently vacant and recruitment is pending.

Of the 75 PLD reviews completed to date, 69 have resulted in findings related to contributions and/or missing paperwork. These findings include both reporting contributions on compensation that is not considered earnable for the Plan resulting in the need for a refund, as well as not reporting contributions for compensation that is considered earnable, resulting in the need to collect additional contributions. Other findings include missing membership applications for declining members, missing termination dates, and other paperwork related issues. To date, approximately 96% of all findings identified have been resolved satisfactorily.

MEMORANDUM

Date: October 27, 2022
To: PLD Advisory Committee
From: Mike Colleran
Re: Retiree Return to Work; Early Distribution Tax

MainePERS will be adjusting its processes to ensure compliance with federal tax reporting requirements and to educate members and employers on possible tax implications for those who return to work before age 59½.

Under Section 72(t) of the Internal Revenue Code, if an employee retires before age 59½ and returns to work with the same employer pursuant to a pre-retirement agreement that this would occur, the retiree's benefits are subject to a 10% early distribution tax until they reach age 59½ or terminate employment. This tax does not apply if the employee retires before 59½ and returns to work for a different employer, even if in the same plan. It also does not apply if the employee returns to work for the same employer without a pre-retirement agreement that the employee would do so.

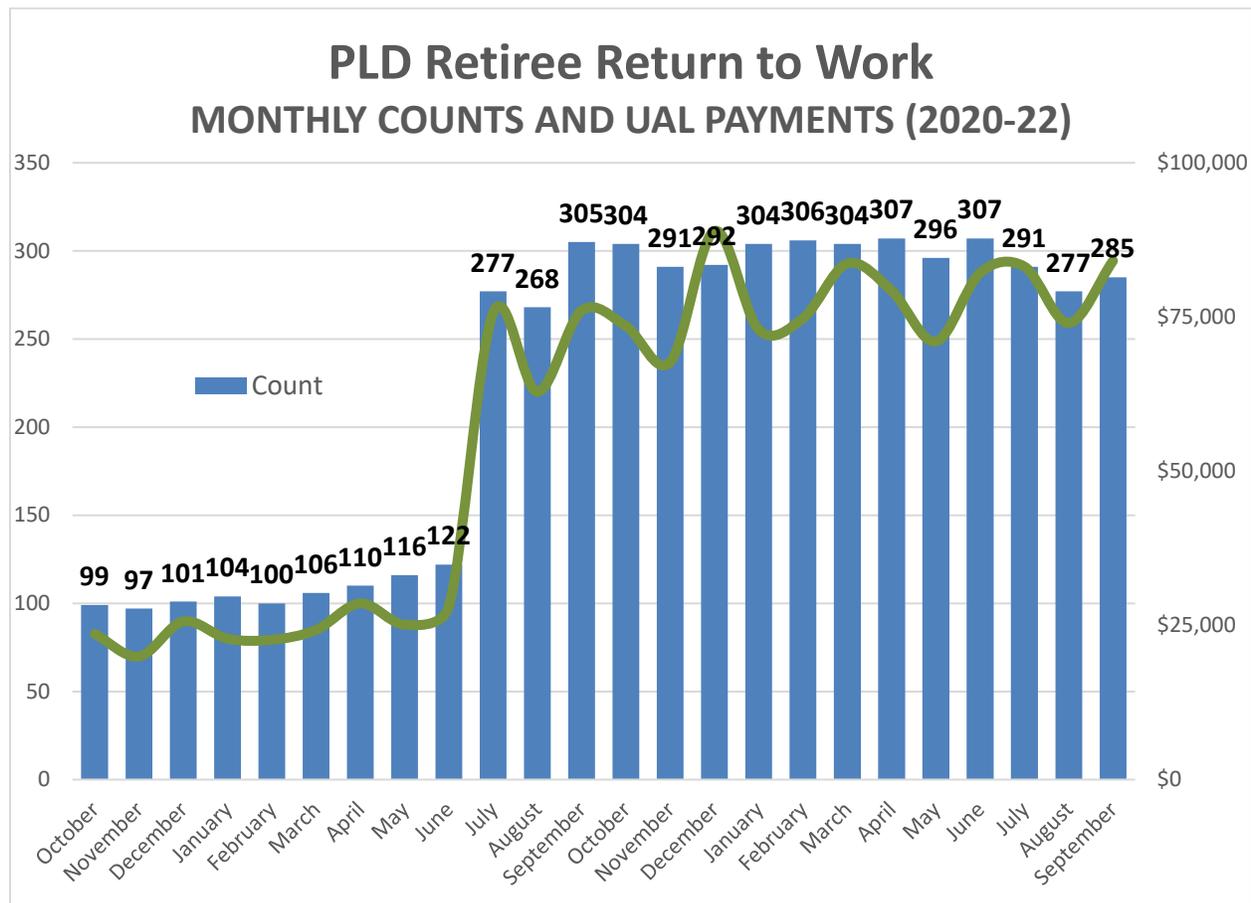
MainePERS must report on the retiree's annual 1099-R that benefits received are subject to the 10% tax if the retiree is below age 59½ and has returned to work with the same employer pursuant to a pre-retirement agreement (i.e., without a bona fide termination). This will be reflected on the 1099-R beginning with the 2023 tax year.

MainePERS is incorporating this requirement in our retirement guidance moving forward. Those considering retirement prior to age 59½ likely will want to consider the tax as part of their retirement planning and decision-making.

MEMORANDUM

Date: October 27, 2022
To: PLD Advisory Committee
From: Sherry Vandrell, Director of Finance
Subject: RRTW Reporting Summary

The chart below provides information on the number of RRTW employees reported in each of the last 24 months (from October 2020 through September 2022) and the amount of UAL contributions being collected as a result. The chart shows that the number of RRTW employees being reported continues to remain fairly steady. We continue to monitor activity and work with employers to make sure they understand their reporting obligations.



PLD Plan Activity Memo

Date: November 1, 2022
 To: PLD Advisory Committee Members
 From: Deanna Doyle, PLD Plan Administrator

New or Rejoining PLD Employer (1)				
Employer	Plan	Effective	# of Members or Potential Members	Comments
Anson Madison Starks Ambulance Emergency Service	3C	11/1/2022	4	Join effective 11/1/2022 for EMS employees under 3C. Allowing purchase of prior service at employees expense
Employer Plan Changes (8)				
Employer	New Plan	Old Plan	# of Members	Comments
Bangor, City of (P0020)	2C	N/A	16	Add coverage for dispatchers and police dept support staff under 2C effective 11/1/2022 . Allowing purchase of past service at the employees expense.
Ellsworth, City of (P0013)	2C	4C & AC	35	Adopted 2C future service only for firefighters,EMS, police and dispatchers effective 9/1/2022
Piscataquis County (P0121)	4C	AC	2	Adopted 4C for its jail administrator and Lieutenant/Investigator for future service only effective 9/1/2022 .
Portland, City of (P0002)	3C	AC	15	Adopted 3C for Dispatchers future service only effective 9/1/2022
South Portland, City of (P0009)	3C	AC	2	Adopt 3C for Dispatchers future service only effective 9/1/2022
Westbrook, City of/Westbrook School Dept. (P0122A)	AC	N/A	18	Added coverage for additional classificaitons of school support employees effective 10/1/2022 . Allowing purchase of prior service at employees expense
York County (P0037)	3C	2C	26	Adopt 3C for law enforcement officers hired on/after 7/1/2014 for future service only effective 11/1/2022
York, Town of (P0028)	2C	AC	8	Adopt 2C for current Dispatchers for all service effective 9/1/2022
Pending Plan Change Inquiries (38)				
Employer Plan	New Plan	Old Plan	# of Members	Comments
Androscoggin County (P0067)	1C	2C	69	Adopt 1C for law enforcement and corrections officers 1/1/2023
Auburn, City of (P0027)	1C	3C	66	Adopt 1C for firefighters who elect to move to plan from 3C
Augusta, City of (P0023)	1C	3C	44	Adopt 1C for police future only or all service
Bangor, City of (P0020)	1C or 3C	2C	63	Adopt 1C or 3C for police officers future service only
Bangor, City of (P0020)	AC	N/A	?	Add coverage for general government employees under AC
Bar Harbor, Town of (P0015)	3C	4C	11	Adopt 3C for firefighters for future service only or all service
Brewer, City of (P0063)	1C	3C	25	Adopt 1C for police future only or all service for those that elect to move to it and new hires
Cape Elizabeth Police (P0317)	2C or 3C	N/A	?	Add coverage for firefighters and EMS
Caribou Fire & Police (P0208)	3N or 3C	2N	10	Adopt Special Plan 3N or 3C for Police (10) for Future Service Only
Clinton, Town of (P0385)	AC or 2C	N/A	1	Add coverage for Town Manager under 2C or AC
Cumberland County (P0005)	2C, 3C or 4C	AC	26	Adopt Special Plan for Dispatchers

Pending Plan Change Inquiries (Continued)

Employer Plan	New Plan	Old Plan	# of Members	Comments
Dover-Foxcroft, Town of (P0167)	AC, 2C	AN	23	Adopt COLA and/or Special Plan future service only
Farmington, Town of (P0100)	2C, 3C or 4C	AC	11	Adopt special plan for firefighters
Franklin County (P0102)	2C, 3C or 4C	AC	?	Adopt Special Plan for Dispatchers
Hancock County (P0056)	2C	4C < 7/1/2020	21	Adopt 2C for all service for Law Enforcement Officers -would upgrade service before 7/1/2020 to 2C from 4C 1/1/2018 - 6/30/2020 and from AC < 1/1/2018.
Hermon, Town of (P0150)	AC or 2C	AN	14	Adopt COLA and/or Special Plan future service only
Houlton, Town of (P0010)	3C	AC	?	Adopt 3C for future service only for EMS employees
Jay, Town of (P0045)	3C	2C	7	Adopt 3C for future service only for police officers
Kennebec County (P0047)	1C or 3C	2C	26	Adopt 1C or 3C for law enforcement future service only
Kennebunk, Town of (P0084)	1C or 3C	2C	24	Adopt special plan 1C or 3C for all service for police & fire
Kittery, Town of (P0014)	2C, 3C or 4C	AC	3	Adopt Special Plan for Dispatchers
Levant, Town of (P0339)	2C	AC	6	Adopt 2C for all service for all participating employees
Lewiston, City of (P0048)	3C	2C	68	Adopt 3C for future service only for firefighters effective 1/1/2023
Milford, Town of (P0186)	2C, 3C or 4C	AC	3	Adopt special plan for firefighters
Old Orchard Beach, Town of (P0140)	3C or 1C	2C	17	Adopt 3C or 1C future service only for Fire/EMS
Old Town, City of (P0111)	3C	3N	25	Adopt 3C for firefighters for future service only
Orono, Town of (P0061)	1C or 3C	2C	13	Adopt 3C or 1C future service only for police
Paris, Town of (P0127)	2C	AC	1	Adopt 2C future service only for dispatchers
Phippsburg, Town of (P0202)	3C	AC	1	Adopt 3C all service for EMS
Presque Isle, City of (P0004)	2C	AC	?	Adopt 2C for public works employees future service only
Richmond, Town of (P0213)	1C,2C,3C,4C	AC	1	Adopt special plan for police future service only
Richmond Utilities District (P0242)	AC	AN	3	Adopt COLA for all service - awaiting study results
RSU #39 - Eastern Aroostook (P0335)	AC	X	?	Add coverage for additional classifications of school support employees under AC
Sanford, City of (P0083)	3C	AC	20	Adopt 3C for all service or future service only for dispatchers (Study)
South Berwick, Town of (P0141)	3C	1C	6	Adopt 3C for police who elect to move from 1C and new hires -All Service or Future Service Only (Study)
Waldo County, Waldo County Jail (P0046J)	3C	2C	15	Adopt 3C for future service only for corrections employees
Waldo County (P0046)	3C	AC	17	Adopt 3C for Dispatchers future service only effective 1/1/2024
West Bath, Town of (P0333)	AC	N/A	?	Add coverage for school dept employees under Regular Plan AC

Pending New or Rejoining PLD Employer Inquiries (23)

Employer	In Addition to SS?	Effective	# of Potential Members	Comments
Arundel, Town of	Yes	2022	?	New - Join for Fire/EMS
Belmont, Town of	No	2023	?	New
Bridgton Water District	Yes	2022	?	New
Canton, Town of	Yes	2023	?	New
Carmel, Town of	Yes	2023	4	New
Charleston, Town of	No	2023	?	New
Cornish, Town of	Yes	2023	?	New
Eagle Lake, Town of	Yes	2022	?	New
Farmingdale, Town of	Yes	2022	?	New- Join for Full-Time Employees
Fiddlehead School	No	2023	?	New

Pending New or Rejoining PLD Employer Inquiries (Continued)

Employer	In Addition to SS?	Effective	# of Potential Members	Comments
Hebron, Town of	No	2023	?	New
Kennebec Valley Council of Governments	No	2023	?	New
Livermore, Town of	Yes	2023	?	New
Maine Retirement Savings Board	No	2022	?	New
MSAD #42 Mars Hill	Yes	2022	?	New School Support PLD - Join for Secretaries
Northern Oxford Regional Amulance Service	No	2023	?	New
Norridgewock, Town of	Yes	2023	?	New - Join for Fire/EMS
North Yarmouth, Town of	Yes	2022	?	New - Join under 3C for Fire/EMS and potentially AC general gov't
Orono-Veazie Water District	Yes	2022	?	New
Raymond, Town of	Yes	2022	?	New
Region 9 Technical Center	No	2023	?	New
RSU #78	Yes	2022	?	New - Join for all non-PST school support employees
RSU #87 - MSAD #23	No	2023	?	New School Support PLD

Active Withdrawal /Partial Withdrawal Inquiries (0)

Employer	In Addition to SS?	Effective	# of Potential Members	Comments