

MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM

Minutes

PLD Advisory Committee
Regular Meeting
November 7, 2023

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

The PLD Advisory Committee met at 1:00 p.m. on Tuesday, November 7, 2023 at MainePERS. Dr. Rebecca M. Wyke, Chief Executive Officer, presided. Members present: David Barrett, Maine Municipal Association; Rick Cailler, Professional Firefighters of Maine (Remotely); Steve Butterfield, Governor's designee; John Bracciodieta, Maine Education Association; Jim Hodgkin, Maine School Management Association (Remotely); John Nuttall, AFSCME Council 93 (Remotely); Brendan O'Connell, Maine Municipal Association (Remotely); Shelly Page, Maine Service Employees Association (Remotely); Deborah Roberts, Maine School Management Association (Remotely); Traci St. Clair, Teamsters (Remotely); and Sophia Wilson, Maine Municipal Association (Remotely). The Committee was joined by: Dick Metivier, Board of Trustees (Remotely); Fiona Liston and Bonnie Rightnour, Cheiron (Remotely); Deanna Doyle, PLD Plan Administrator; Chip Gavin, Chief Services Officer; Sherry Vandrell, Chief Financial Officer; Kathy Morin, Director of Actuarial & Legislative Affairs; Michael Colleran, Chief Operating Officer and General Counsel; Nanette Ardy, Associate General Counsel; Mary Rodimon, Paralegal; and Betsy Stivers, Assistant Attorney General (Remotely).

Dr. Wyke informed the group that Traci St. Clair is leaving the Committee and thanked Traci for her work over the years and wished her well. Dr. Wyke then welcomed two new members to the Committee: John Nuttall representing AFSCME Council 93, and John Bracciodieta representing the Maine Education Association.

MINUTES

The Committee unanimously approved the minutes of May 2, 2023 and August 1, 2023.

ACTUARIAL

Annual Valuation

Fiona Liston of Cheiron presented the 2023 valuation results, including a historical review of assets, liabilities, and contributions.

FY 2025 Rate Setting

Fiona introduced rate setting for FY 2025 and provided information on the rates with a 1% change restriction along with unrestricted rates. Dr. Wyke noted that the Committee has consistently made rate recommendations that would not result in dramatic rate fluctuations for PLD employers and members and the resultant challenges for attaining the 58%/42% cost sharing split between employer and employees. Fiona summarized the plan-to-plan results of removing the restriction on rate increases. Deanna Doyle summarized the participant information for the most impacted plans, as well as an outreach approach for the impacted employers. Dr. Wyke noted that this particular set of circumstances provides us with a unique opportunity to reach the 58%/42% cost sharing split. Discussion by the committee followed. David Barrett moved to recommend adopting the full calculated rates for FY 2025 that reflect the 58%/42% split. The motion was seconded by Jim Hodgkin and approved unanimously.

Additional Cost-of-Living Adjustment (COLA)

Bonnie Righthour of Cheiron presented different scenarios for providing an additional cost of living adjustment this year, including impacts on liabilities and rates. After discussion by the Committee, a motion was made by Rick Callier and seconded by David Barrett to recommend a one-time COLA payment equivalent to 0.5% of benefits. The members voted in favor of the motion unanimously.

RULEMAKING UPDATE

Proposed Amendment Rule 803

Michael Colleran explained the proposed amendment to this rule to eliminate Special Plan 4N . There currently are no active members or employers participating in 4N. Following discussion by the Committee, Brendan O'Connell made the motion to recommend amending the rule to eliminate Special Plan 4N. The motion was seconded by Shelly Page and voted unanimously in favor by all members.

CEO UPDATE

Strategic Plan Update

Dr. Wyke updated the Committee on the 5-year strategic plan adopted by the Board of Trustees in August of 2022 and presented to the Committee last November. She referenced the full memorandum that was given to the Board and provided to the Committee including key risk and performance measures adopted by the Board. She then highlighted impacts on the PLD Consolidated Plan, noting that the funding level (91.2%) and aggregate contribution rates remain stable.

Member Satisfaction Survey

Dr. Wyke reported that in August 2023, a survey was sent to a random selection of 2500 of our approximately 53,000 active members and to a random selection of 2500 of our approximately 49,000 retirees. There was overall satisfaction with MainePERS acting with integrity and staff being knowledgeable. Both active and retired members expressed a need for more frequent communications and easier to understand information and had interest in pre-retirement meetings, retirement security planning seminars, more information on defined contribution plans, and information on cybersecurity awareness and preventing identify fraud.

Member Portal

Dr. Wyke noted that since the introduction of the Member Portal in October, 6200 invitations have been sent to members and retirees and 848 accounts have been created, which is about a 13.5% participation rate. Invitations continue to be rolled out in a controlled way to ensure access and that we are able to handle any calls that come in from members needing help.

Intro to PLD Webinar for New/Mid-Career PLD Employees

Deanna Doyle reported that we have developed and presented two types of webinars: An Intro to the PLD Plan webinar, which is geared toward new to mid-career members and provides an overview of how the plan works and what it's about; and a Ready to Retire webinar, which is geared toward PLD members who are closer to retirement and focuses on planning for retirement and the retirement process. Deanna noted that members can register for these webinars 24/7 directly on our website.

EMPLOYER AUDIT PROGRAM UPDATE

Sherry Vandrell briefly updated the Committee on employer auditing, noting a memo was prepared and included in today's meeting packet, which contains additional information.

ADMINISTRATIVE

Current PLD Activity Report

Deanna reported activity continues to be fairly high, especially for new employers interested in joining the plan. We've also seen a lot of movement to Special Plan 3C for public safety employees, and most recently more interest in the 20 year plan (1C) than we've seen in a long time. Activity remains high largely due to the continuing tight labor market and employers exploring ways to bolster recruitment and retention.

2024 MEETING DATES

Mike Colleran indicated that in order to avoid conflicts with the Board meetings and other internal meetings, an amended proposed meeting schedule for 2024 was being suggested with proposed dates of: Tuesday, January 30; Tuesday, April 30; Tuesday, July 30; and Tuesday, November 5th. There were no objections from the Committee. Dr. Wyke advised that a confirmation email with these new meeting dates for 2024 would be sent to the Committee.

Adjournment

Dr. Wyke made note to all of her appreciation for today's full participation and congeniality, and wished everyone a Happy Holiday. There being no further business for discussion, the meeting adjourned at 3:10 p.m.

Date Approved

Dr. Rebecca M. Wyke, Chief Executive Officer

Date: January 22, 2024
To: PLD Advisory Committee Members
From: Kathy Morin, Director, Actuarial and Legislative Affairs
Re: Legislative and Rulemaking Update

Legislative Update

The Legislature is back in session. As of this date, no new bills have been printed that pertain to the PLD Consolidated Retirement Plan. MainePERS is not pursuing any legislative initiatives this session.

There were two bills carried over from last session that, if enacted, could pertain to Consolidated Plan members:

L.D. 426 – Military Service Purchase

This bill would expand the definition of “federally recognized period of conflict,” which would permit more members to purchase military service credit at a subsidized rate.

L.D. 1152 – Long-Term Disability Insurance (LTDI)

This bill requires the Board to offer long-term disability insurance coverage to participating employers, and requires employers to pay the full cost of that coverage. This bill is the version of the proposed legislation included in the November 2022 Long-Term Disability Insurance Implementation Plan that was favored by the labor members of the stakeholder group.

Rulemaking Update – Chapter 803

The Board of Trustees held a public hearing on proposed amendments to Chapter 803 on December 14, 2023. The proposed amendments provide an additional 0.5% one-time cost-of-living adjustment (COLA) payment to eligible retirees and make Special Plan 4N no longer available for adoption by employers after January 31, 2024. No oral or written public comments were received regarding these proposals. The Board adopted the proposed amendments on January 11, 2024 and the amended rule has been sent for final regulatory review. We expect that it will likely go into effect in late January or early February.

MAINEPERS

PARTICIPATING LOCAL DISTRICT ADVISORY COMMITTEE MEMORANDUM

TO: PLD ADVISORY COMMITTEE MEMBERS
FROM: DR. REBECCA M. WYKE, CEO
SUBJECT: CEO UPDATE
DATE: JANUARY 23, 2024

PLD Special Plan Educational Session

A new Special Plan educational session has been developed to provide retirement information for members participating in one of our special plans. These plans are typically limited to Police, Fire, Corrections, EMS personnel, and Dispatchers, but these positions may also be covered by a regular plan. Topics covered include becoming eligible under the special plan, how your retirement benefit is calculated, what happens when you have participated in multiple special plans and other common retirement questions. PLD Plan Administrator Deanna Doyle will provide an overview of the webinar at the January meeting.

Disability Retirement Experience Survey Results

MainePERS completed its second disability retirement experience survey this past fall. The full survey results are included in the materials for today's meeting.

Disability Retirement Services Compassionate Allowance List

Effective January 1, 2023, MainePERS began utilizing the Social Security Administration's (SSA) compassionate allowance list to identify conditions appropriate for expedited processing when feasible. Although the standards for a disability benefit differ between SSA and MainePERS, the compassionate allowance list identifies diseases and other medical conditions that could meet MainePERS' standard under the law. Certain statutory requirements such as pre-existence of medical conditions or timing of onset of the incapacity, however, may impact MainePERS ability to expedite an application. Chief Services Officer Chip Gavin will provide a brief overview of this new process.

Member Portal Update

The Member Portal is a key strategic objective under the Strategic Plan *Goal IV: Cultivation of a Member-centric Organization*. Respondents to the 2023 Member Satisfaction Survey indicated significant support for a secure online portal with 88% of active and 68% of retired members saying they will use the member portal when available.

I am pleased to announce that more than 7,500 active and retired members have accessed their secure online member portal accounts since the phased launch of the portal began on October 2, 2023. By the end of January, the phased rollout will be complete. Additionally, more than 500 transactions and demographic updates have been made via the portal, the vast majority of which were to update demographic information (phone, address, email).

Beginning in February, following the completion of the phased rollout, information about and a link to the portal will appear on the home page of the MainePERS website.



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PLD Advisory Committee

January 30, 2024



MainePERS

PUBLIC EMPLOYEES RETIREMENT SYSTEM

- **Member education is an objective of the Strategic Plan**
 - Goal IV: Cultivation of a Member Centric Organization.
 - Objective A: Develops comprehensive member education, communications, and service model that supports planning for retirement security.
- **Webinar for PLD Special Plan members to launch in March!**
 - Key audience for the Special Plan Session are mid-to-late career special plan members
 - The Special Plan webinar is in the final stages of development
 - The first session is scheduled for March 21st and will be offered every three months thereafter
 - Three types of webinars now being offered to PLD members, Intro to PLD Plan, Ready to Retire and Special Plan
 - A total of 54 PLD members attended the first 4 webinars in 2023 & 2024
 - To date 9 PLD members have registered to attend the February Ready to Retire session and 3 PLD members have registered for the March Special Plan session.



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- **24x7 online registration!**

2024 Retirement Planning Sessions

DAY	DATE	TIME	SUBJECT	STATUS	REGISTER
Wednesday	1/10/2024	Noon	INTRO TO PLD PLAN	ONLINE	REGISTER
Tuesday	2/27/2024	Noon	READY TO RETIRE	ONLINE	REGISTER
Thursday	3/21/2024	Noon	SPECIAL PLAN SESSION	ONLINE	REGISTER
Thursday	4/25/2024	1:00 pm	INTRO TO PLD PLAN	ONLINE	REGISTER
Tuesday	5/21/2024	1:00 pm	READY TO RETIRE	ONLINE	REGISTER
Wednesday	6/5/2024	1:00 pm	SPECIAL PLAN SESSION	ONLINE	REGISTER

- **Member feedback being solicited after each session**
 - Soliciting member feedback is also called for in the Strategic Plan



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Special Plan Session



Presentation Overview

- Each section will be introduced by a title page such as this:

Special Plan Basics




- **Special Plan Basics**
 - MainePERS Terms
 - Benefit Eligibility
 - Benefit Calculation

Presentation Overview

- **Regular Plans & Special Plans**
 - Default Plan
 - Conversion
- **Service in Multiple Special Plans**
 - Multiple PLD Plans Percent Met Rule
 - State Special Plan Service
- **Additional Areas of Interest**
 - Purchasing Service
 - Vacation and Sick Leave Credit
 - Cost of Living Adjustments
 - Retiring and Returning to Work

MainePERS - Resources

Annual Statements:



ANNUAL STATEMENT OF ACCOUNT
December 2022

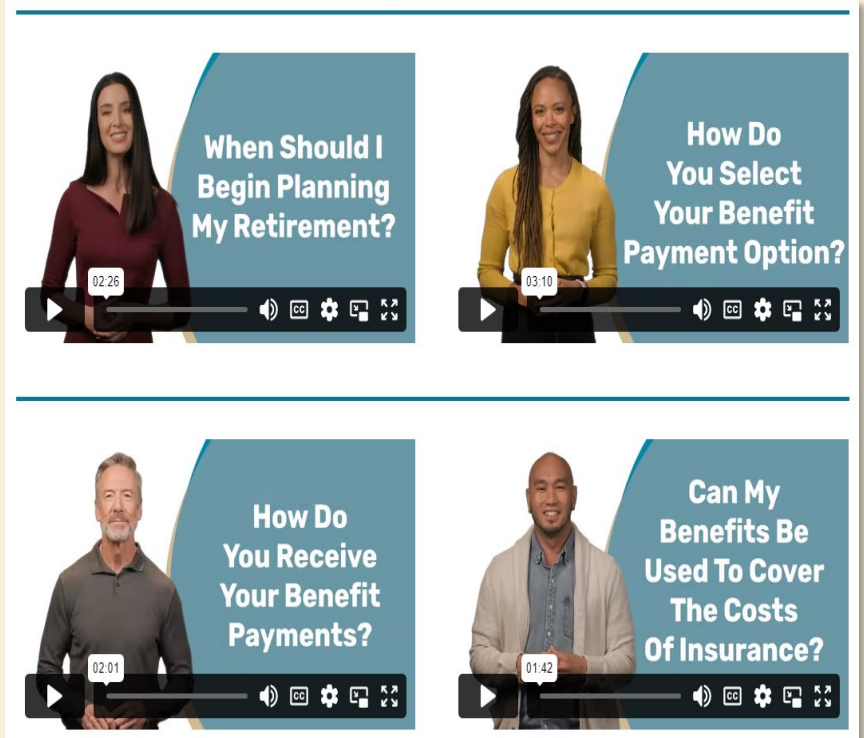
December 6, 2022

This annual statement provides key details regarding your MainePERS retirement account. MainePERS provides this annual update to help you plan for your future retirement.

Your Plan		Normal Retirement Age	Years of Service Credit
Plan Name	Teacher Plan	62	23.90

Your Account		Contributions Paid by You	Interest Earned to Date	Total
		\$126,216.04	\$60,550.33	\$186,766.37

On-demand videos:



When Should I Begin Planning My Retirement? (02:26)

How Do You Select Your Benefit Payment Option? (03:10)

How Do You Receive Your Benefit Payments? (02:01)

Can My Benefits Be Used To Cover The Costs Of Insurance? (01:42)

MainePERS - Resources

Legislative Updates:



MainePERS
PUBLIC EMPLOYEES RETIREMENT SYSTEM

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Home > Laws & Rules > Current Legislation

Laws & Rules

- Current Legislation
- Rules & Rulemaking

Current Legislation

MainePERS tracks proposed legislation related to the programs we adm
Below you will find the legislation introduced during the current session
overview of the bill, a copy of the original proposed legislation (which is

Ready to Retire Sessions:

2023 Retirement Planning Sessions

DAY	DATE	TIME	SUBJECT	STATUS
Wednesday	2/22/2023	2:30 p.m.	READY TO RETIRE	ONLINE
Thursday	2/23/2023	9:00 a.m.	READY TO RETIRE	ONLINE
Thursday	3/23/2023	2:30 p.m.	READY TO RETIRE	ONLINE
Wednesday	4/19/2023	2:30 p.m.	READY TO RETIRE	ONLINE
Thursday	4/20/2023	9:00 a.m.	INTRO TO TEACHER PLAN	ONLINE
Thursday	5/25/2023	2:30 p.m.	READY TO RETIRE	ONLINE
Thursday	6/8/2023	2:30 p.m.	READY TO RETIRE	ONLINE

Non-MainePERS Benefits

Health Insurance

For questions regarding health insurance contact your employer or health insurance provider directly.

Social Security

Government Pension Offset

<https://www.ssa.gov/benefits/retirement/planner/gpo-calc.html>

Windfall Elimination Provision

<https://www.ssa.gov/benefits/retirement/planner/wep.html>

MAINEPERS

PARTICIPATING LOCAL DISTRICT ADVISORY COMMITTEE MEMORANDUM

TO: PLD ADVISORY COMMITTEE MEMBERS
FROM: DR. REBECCA M. WYKE, CEO
SUBJECT: DISABILITY RETIREMENT EXPERIENCE SURVEY RESULTS
DATE: JANUARY 23, 2024

MainePERS conducted a disability retirement experience survey September 18 – October 7, 2023. All members who had completed the disability retirement services application process over the past year and received a final outcome on their application were invited to participate in the survey. Forty-four (44) individuals met the criteria for receiving the survey. An email invitation was sent to forty-two (42) of these individuals who had an email address on file, and thirty-eight (38) of those emails were delivered. Two (2) individuals with no email address on file, were sent a letter offering an alternative method for completing the survey but neither responded. The full survey and responses are included in the materials for today's Agenda.

Of the twenty-four (24) respondents completing the survey, seventeen (17) indicated they agreed or strongly agreed that the disability application and process is easy to understand and follow, while five (5) disagreed or strongly disagreed and two (2) were neutral or had no opinion. Twenty-two (22) respondents indicated they agreed or strongly agreed that they were treated with respect by those handling their application, while one (1) strongly disagreed and one (1) had no opinion. Twenty-two (22) respondents agreed or strongly agreed that MainePERS responded to their questions in a timely manner, while one (1) strongly disagreed and one (1) had no opinion. And, twenty-one (21) respondents were satisfied or very satisfied that the disability services process was fairly conducted, while one (1) had no opinion and two (2) were dissatisfied or very dissatisfied. Eleven (11) respondents offered additional feedback, which provided clarification on the two (2) who were dissatisfied the process was fairly conducted. Of those, one was currently under appeal at the time of the survey and the other indicated their dissatisfaction was associated with the independent medical services provider.



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Disability Retirement Experience Survey PLD Advisory Committee

January 30, 2024

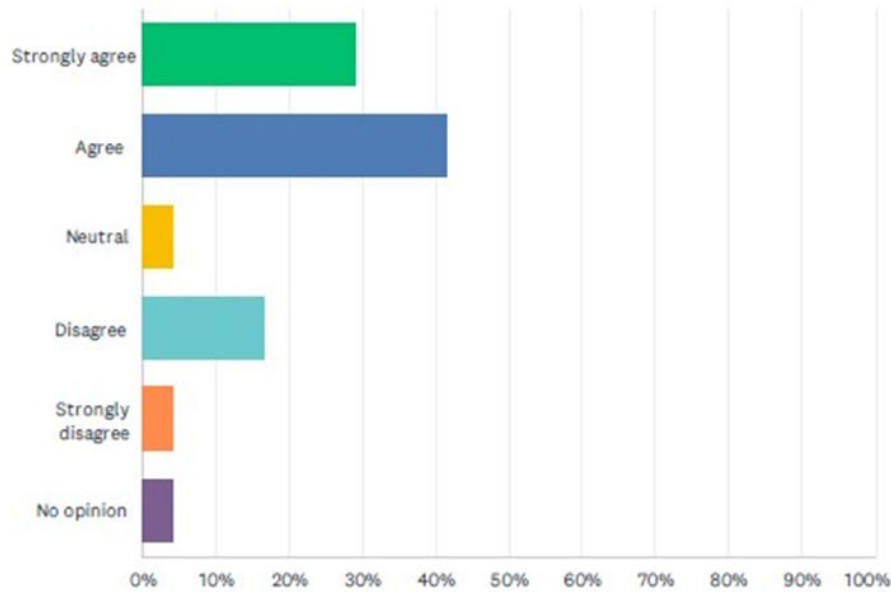
Dr. Rebecca Wyke, CEO

Disability Retirement Experience Survey

- ▶ Survey conducted September 18 - October 7, 2023
- ▶ All members who had completed the application process over the past year and received a final outcome were invited to participate
- ▶ A total of 44 members met the criteria
- ▶ Of those, 24 members responded

Q1 The disability application and process is easy to understand and follow.

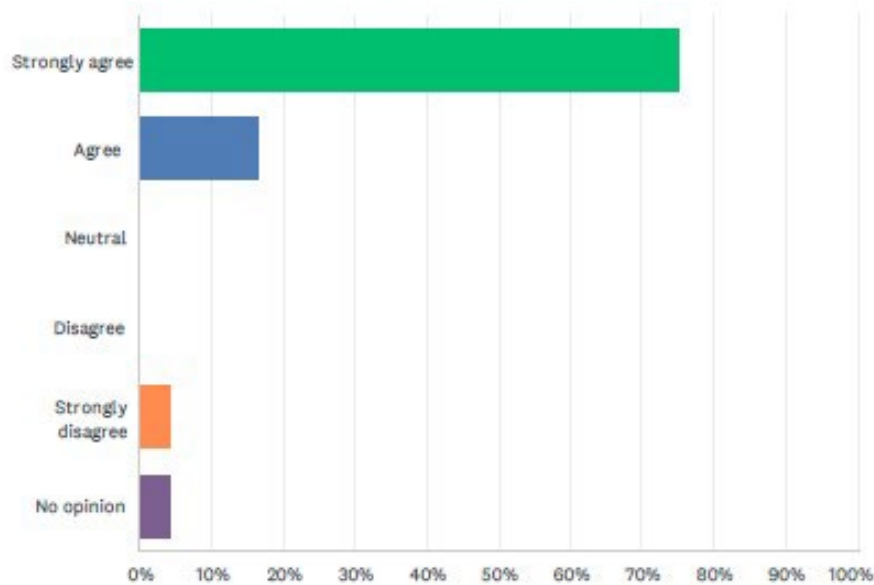
Answered: 24 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	29.17%	7
Agree	41.67%	10
Neutral	4.17%	1
Disagree	16.67%	4
Strongly disagree	4.17%	1
No opinion	4.17%	1
TOTAL		24

Q2 I was treated with respect by those handling my application.

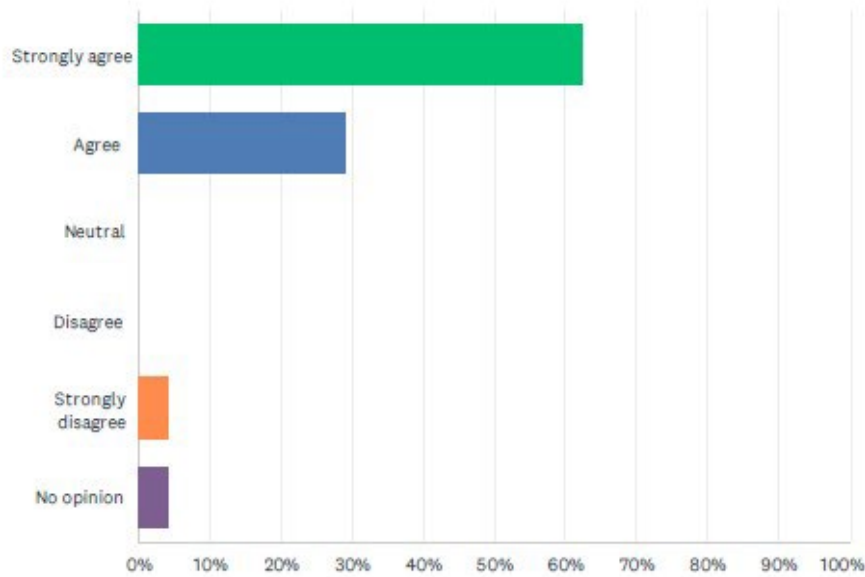
Answered: 24 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	75.00%	18
Agree	16.67%	4
Neutral	0.00%	0
Disagree	0.00%	0
Strongly disagree	4.17%	1
No opinion	4.17%	1
TOTAL		24

Q3 MainePERS responded to my questions in a timely manner.

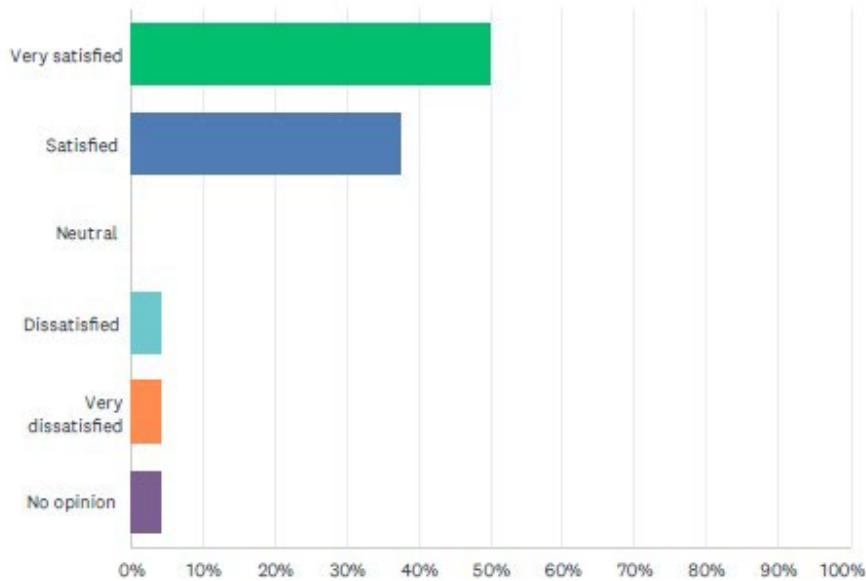
Answered: 24 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	62.50%	15
Agree	29.17%	7
Neutral	0.00%	0
Disagree	0.00%	0
Strongly disagree	4.17%	1
No opinion	4.17%	1
TOTAL		24

Q4 The Disability Services process was fairly conducted.

Answered: 24 Skipped: 0



ANSWER CHOICES	RESPONSES	
Very satisfied	50.00%	12
Satisfied	37.50%	9
Neutral	0.00%	0
Dissatisfied	4.17%	1
Very dissatisfied	4.17%	1
No opinion	4.17%	1
TOTAL		24

2023 Disability Services Satisfaction Survey
Comments

	End Date	Question 5: Please feel welcome to provide any additional feedback regarding your experience with MainePERS Disability Services Unit.
		Open-Ended Response
3	2023-10-02 19:24:25	[Employee] was very helpful getting through the process
5	2023-10-02 15:57:10	The professionalism coupled with kindness made the process comfortable. It is hard to present your narrative to a faceless stranger. The gentle way questions were asked made it less stressful. Thank you!
8	2023-09-22 08:22:30	I've sent my comments via email to [Employee]
9	2023-09-21 14:05:48	[Employee] and everyone I dealt with responded back to me every time promptly
10	2023-09-21 10:02:30	The IME process needs improvement. Had I not acted proactively, my case would have resulted in a denial. I'd be happy to speak to someone about it.
12	2023-09-19 15:55:57	MainePERS Disability Service was very pleasant and made the process comfortable. The State of Maine HR on the other hand made the process difficult. Thank you MainePers for all you efforts.
15	2023-09-19 13:34:16	It was a very long process, a lot of information, but my contact [Employee] helped me every step of the way made it very clear to me laid everything out and if I ever needed any help, she was always there very happy with the way I was taken care of
16	2023-09-19 08:13:29	Because of my disability, please keep me updated if information is needed on my stroke situation. Thanks
19	2023-09-18 11:22:45	Main parts representative were very, very helpful. But because of my disability, I have a hard time understanding the process I need it in more simple terms, but the representatives were great.
20	2023-09-18 11:16:49	[Employee] is the most patient and kind person I have ever spoken to she answered every single question I had is very knowledgeable about disability. I could not have gone through the process without her help. thank you.
21	2023-09-18 10:31:01	I took just about six months and I was given more info each time I spoke with someone . I feel if I called with a question I could get an answer quickly in return.
23	2023-09-18 10:03:14	[Employee] was very helpful and seemed like she really cared.
24	2023-09-18 10:03:10	Everyone I have dealt with in the unit I found to be friendly and professional. The process itself was tedious.



MainePERS recognizes the importance of offering timely, accurate decisions to members who apply for Disability Retirement benefits. In an effort to expedite the processing of certain cases, MainePERS has adopted a practice that incorporates use of the Compassionate Allowance List (CAL) developed and maintained by the Social Security Administration.

What is the Compassionate Allowance List (CAL)?

The Compassionate Allowance List is a compilation of severe medical conditions such as progressive forms of cancer, adult brain disorders and other serious conditions which often meet the eligibility criteria established for Social Security benefits.

The CAL is published on [Social Security's website](#).

How does MainePERS incorporate the Compassionate Allowance List (CAL)?

When an applicant identifies one or more condition(s) listed on the CAL on their application, the review of their case is evaluated for expedited processing, often resulting in a quicker eligibility determination. There are requirements set in law that may prevent expedited processing but each application with a listed CAL condition is carefully considered for this processing.

If my condition is on the CAL, does that mean I'll be approved for benefits?

CAL applicants must meet the same eligibility criteria as an applicant who does not have a condition listed therefore; inclusion on the CAL does not guarantee an applicant will be approved for benefits. Inclusion on the CAL does communicate a clear indication that a severe medical condition may be involved and it does mean the application is highlighted for expedited processing.

How is processing under CAL different?

MainePERS Rule 506, Section 2 (2) (A) allows MainePERS to award benefits without the step of submitting a case to a Medical Review Service Provider "if qualification is clear to a lay person." Since the CAL requires that conditions be at an advanced stage, MainePERS is often able to determine all eligibility criteria have been met without a review by a third party Medical Review Service Provider and without the extensive collection of medical evidence that can sometimes be required. For example, an applicant who is applying for benefits due to a later stage cancer diagnosis may only need to provide medical evidence from their current oncologist to satisfy eligibility requirements.

MainePERS may also use its discretion under this Rule to expedite cases that are severe but not currently listed on the CAL.

How long will it take for MainePERS to reach a decision?

Processing times vary from applicant to applicant based on the individual's unique circumstances. The Disability Specialist assigned to a member's case will discuss anticipated timelines based on the member's circumstances.



MainePERS
PUBLIC EMPLOYEES RETIREMENT SYSTEM

PLD Advisory Committee

January 30, 2024

Member Portal Update

Member Portal Invitation Campaign

- Member Portal Registration Invitations

- ~58,000 Letters mailed to members **with email and phone** number on file at MainePERS
- Sent to Active Members and Retirees: State, Teacher, PLD, Judicial and Legislative

- Demographic Update Campaign:

- Preceded invitation campaign
- 50,000 letters sent to members **lacking email, phone** number or both on file at MainePERS
- > 17,300 update forms returned to Document Center for processing
 - ~1,500 remain to process
 - 35% response rate

- Initial customer satisfaction

- 93% found it very Ease, Easy or Neither easy nor difficult to register
- Most helpful:
 - 47% Confirming Updating contact information
 - 41% Confirming beneficiaries and accessing update forms if needed

- User Feedback

“Thanks for creating a direct, efficient means of accessing pension information.”

“For someone who doesn't like interacting with computer, found it easy to navigate”

“I think this is a very useful tool and will allow retirees using the portal to get information any time.”

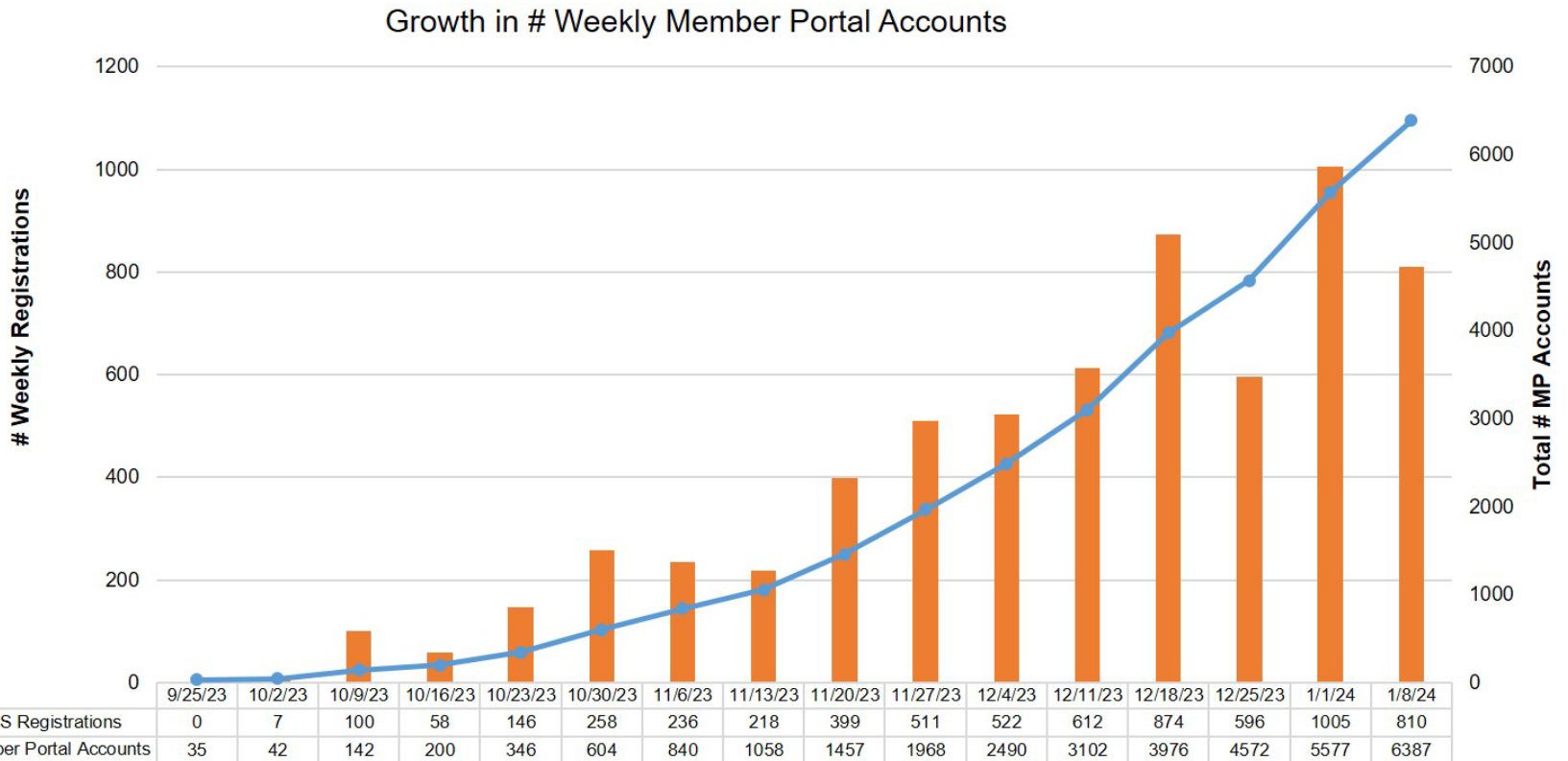
*“**Retirement calculator was helpful**”*

“I'm glad you finally got this up and running. Thanks 😊”

“I had a small issue when I tried to initially log in but was able to get it fixed with assistance.”

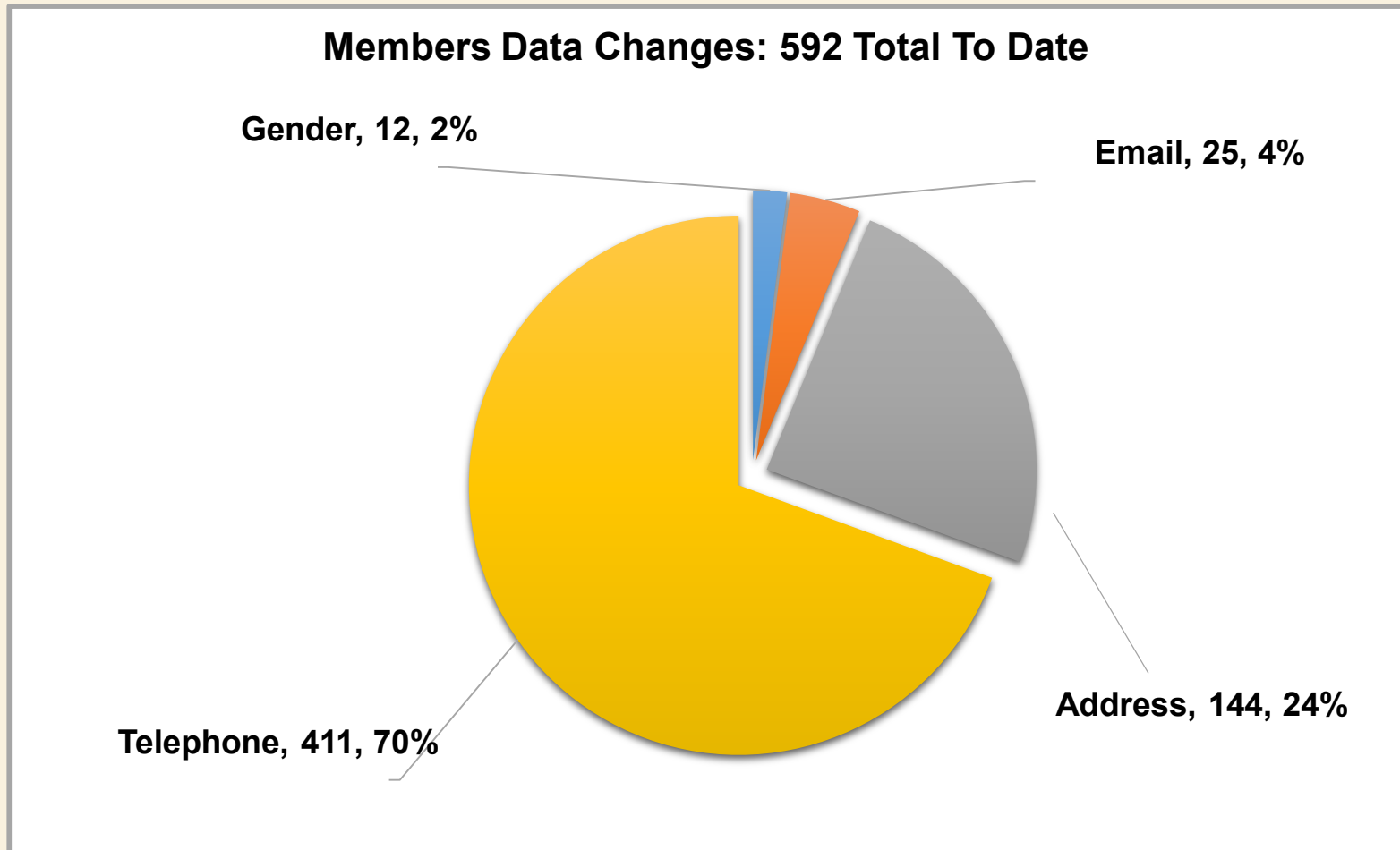
Growth in Weekly Registrations

- Average New Member Portal Account Registrations per week
 - Oct thru Nov = 240/week
 - Dec thru Present = 740/week



Members Data Changes vis Portal

- 592 Member data updates to date
- Telephone updates are most frequent changes



PLD Plan Activity Memo

Date: January 30, 2024
 To: PLD Advisory Committee Members
 From: Deanna Doyle, PLD Plan Administrator

New or Rejoining PLD Employers (3)				
Employer	Plan	Effective	# of Members or Potential Members	Comments
Municipal Review Committee (P0404)	AC	1/1/2024	1	Municipal Review Committee joined effective 1/1/2024 and adopted AC for full-time employees. District also picked up MaineStart DC Plans and is working to obtain a Section 218 Agreement with Social Security.
Norridgewock, Town of (P0402)	3C	12/1/2023	2	Town of Norridgewock joined effective 12/1/2023 and adopted 3C for firefighters. Town of Norridgewock adopted Limited Period Open Enrollment Provision effective 12/1/2023 and will begin participating in annual open enrollment starting in 2024.
Northern Oxford Regional Ambulance Service dba Med-Care Ambulance	3C, AC	1/1/2024	16,1	NORAS dba Med-Care Ambulance joined effective 1/1/2024 for full-time EMS employees under 3C and full-time administrative employees under AC. Also picked up MaineStart DC Plans.
Withdrawals/Partial Withdrawals (0)				
Employer	Plan	Effective	# of Members or Potential Members	Comments
Employer Plan Changes (8)				
Employer	New Plan	Old Plan	# of Members	Comments
Cumberland County (P0005)	3C	2C	52	Adopted 3C future service only for union law enforcement officers effective 1/1/2024
Cumberland County (P0005)	2C	AC	29	Adopted 2C future service only for union dispatchers effective 1/1/2024
Cumberland County (P0005)	3C	2C	3	Adopted 3C future service only for certain non-union law enforcement officers: Sheriff, Chief Deputy, Captains of CID/Patrol and Support Service Captain effective 2/1/2024
Cumberland County (P0005)	2C	AC	2	Adopted 2C future service only for non-union Cumberland County Regional Communication Center employees (dispatchers) effective 2/1/2024
Mexico, Town of (P0074)	AC	N/A	2	Added coverage for full-time public works employees under regular plan AC effective 1/1/2024 .
Richmond, Town of (P0213)	3C	AC	2	Adopted 3C for police future service only effective 12/1/2023 .
South Berwick, Town of (P0141)	1C	AC	1	Adopted 1C for firefigthers for future service only effective 1/1/2024 .
Waldo County (P0046)	3C	AC	17	Adopted 3C for dispatchers for future servce only effective 2/1/2024

Pending Plan Change Inquiries (35)

Employer Plan	New Plan	Old Plan	# of Members	Comments
Bangor, City of (P0020)	1C or 3C	2C	63	Adopt 1C or 3C for police officers future service only
Bar Harbor, Town of (P0015)	3C	4C,AC	13, 3	Adopt 3C future service only for police and/or dispatchers for future service only
Belgrade, Town of (P0383)	AC	N/A	?	Add coverage under AC for general gov't employees
Biddeford, City of (P0158)	1C	3C		firefighters who elect to move to new plan from 3C future service only or all service
Boothbay Harbor, Town of (P0146)	1C or 3C	2C	7	Adopt 1C or 3C for police officers future service only or all service effective 7/1/2024
Caribou Fire & Police (P0208)	3C	N/A	?	Add coverage for new dispatchers under 3C effective 2/1/2024
Damariscotta, Town of (P0191)	2C or 3C	AC	4	Adopt 2C or 3C for police future service only
East Millinocket, Town of (P0054)	2C	AC	3	Adopt 2C for future service only for firefighters effective 12/1/2023
Falmouth, Town of (P0087, P0087a)	N/A	N/A	?	Adopting limited period open enrollment
Glenburn, Town of (P0174)	2C	N/A	1	Adopt 2C for new job classification Code Enforcement Officer/Emergency Management Officer
Kittery, Town of (P0014)	1C, 2C, 3C or 4C	AC	8	Adopt special plan for firefighters
Limington, Town of (P0388)	3C	2C	4	Adopt 3C for firefighters/EMS employees for future service only 7/1/2024
Mexico, Town of (P0074)	3C	2C	4	Adopt 3C for future service only for police - heard from labor but not from Town on this
Mexico, Town of (P0074)	2C and AC	N/A	?	Add coverage for full-time Firefighters under 2C and for full-time non-union general gov't employees under AC effective 7/1/2024
Milford, Town of (P0186)	3C	AN	?	Adopt 3C for firefighters for future service only
Norridgewock, Town of (P0402)	AC	N/A	?	Add coverage for general gov't employees effective 4/1/2024 under AC
Northern Oxford Regional Ambulance Service dba Med-Care Ambulance	Adopt Group Life Insurance	N/A	17	Adopt group life insurance program for employees
Old Town, City of (P0111)	3C	3N	25	Adopt 3C for firefighters for future service only
Oxford, Town of (P0200)	?	AN	1	Adopt special plan for firefighters
Penobscot County (P0011)	3C	2C,AC	45,26	Adopt 3C for law enforcement officers and/or dispatchers future service only
Pittsfield, Town of (P0110)	AC, 2C, 3C	AN	?	Adopt better plan for some or all classifications of employees
Presque Isle, City of (P0004)	2C	AC	?	Adopt 2C for public works employees future service only
Regional School Unit No. 4 (P0324)	AC	AC	?	Add coverage for additional classifications of school support employees under AC
Regional School Unit No. 26	AC	N/A	1	Add coverage for Director of Buildings, Grounds & Transportation under AC effective 7/1/2024
Rockland, City of (P0018)	1C	3C	13	Adopt 1C from 3C for police officers who elect to move to new plan future service only
Rockport, Town of (P0161)	1C,2C,3C,4C	AC	?	Adopt a special plan for firefighters in newly established Fire Department.
RSU #29 - MSAD #29 Houlton (P0168)	AC	AC	?	Add coverage for additional classifications of school support employees under AC

Pending Plan Change Inquiries (Continued)				
Employer Plan	New Plan	Old Plan	# of Members	Comments
Union, Town of (P0342)	Adopt Group Life Insurance	N/A	?	Adopt group life insurance program for employees
University of Maine System (P0379)	Adopt a Prior Service Provision	2C	?	Take action to allow employees with employment service to UMS prior to 7/1/2022 to purchase credit for prior service to UMS at the employees' expense
Waterboro, Town of (P0356)	AN, 3N	N/A	?	Add coverage for part-time employees who work less than 32 hrs/wk but more than 20 hrs/wk and/or for elected/appointed officials under existing applicable plan AN or 3N
Waterboro, Town of (P0356)	Adopt Limited Period Open Enrollment	N/A	?	Adopt Limited Period Open Enrollment provision to begin 2024
Wells Fire and Police (P0349)	1C	2C	19	Adopt 1C for police and/or fire future service only or all service
Wells, Town of (P0107)	AC	AN	40	Adopt AC future service only or all service for general gov't employees and dispatchers with service before 7/1/2020
West Bath, Town of (P0333)	Adopt Limited Period Open Enrollment	N/A	?	Adopt Limited Period Open Enrollment provision to begin 2024
Winthrop, Town of (P0179)	3C	AC	13	Adopt 3C future service only for emergency medical services employees
Wiscasset, Town of (P0417)	2C, 3C	AN	4	Adopt Special Plan 2C or 3C for emergency medical services employees
Pending New or Rejoining PLD Employer Inquiries (24)				
Employer	In Addition to SS?	Effective	# of Potential Members	Comments
Arundel, Town of	Yes	2022	?	New - Join for fire/EMS
Belmont, Town of	No	2024	?	New
Bristol, Town of	Yes	2023	?	New
Canaan, Town of	Yes	2024	3 FT, 17 PT	New
Casco, Town of	Yes	2024	?	New
CSD #13 Deer Isle - Stonington	No	2023	1	New School Support PLD joining to cover Technology Director
Cushing, Town of	No	2024	?	New
Garland, Town of	Yes	2024	?	New
Gouldsboro, Town of	Yes	2023	?	New - Join for police & harbor masters
Hudson, Town of	Yes	2024	?	New
Kenduskeag, Town of	Yes	2023	2	New PLD - join for new fire chief, firefighter
Norway-Paris Solid Waste Incorporated	No	2024	?	Rejoin under Consolidated Plan for employees under AC and may adopt 218 Agreement so MainePERS membership is optional for employees
Palmyra, Town of	Yes	2023	?	New
Parsonsfield, Town of	Yes	2024	3	New
Passamaquoddy Indian Township Reservation	Yes	2024	?	New PLD if qualify as Local District
Passamaquoddy Pleasant Point Reservation	Yes	2024	?	New PLD if qualify as Local District
Penobscot Nation Warden Service	?	2024	?	Need to determine if qualifies as Local District and/or if under Indian Tribal Government
Peru, Town of	Yes	2023	?	New PLD - also wants 457 Plan with MaineStart

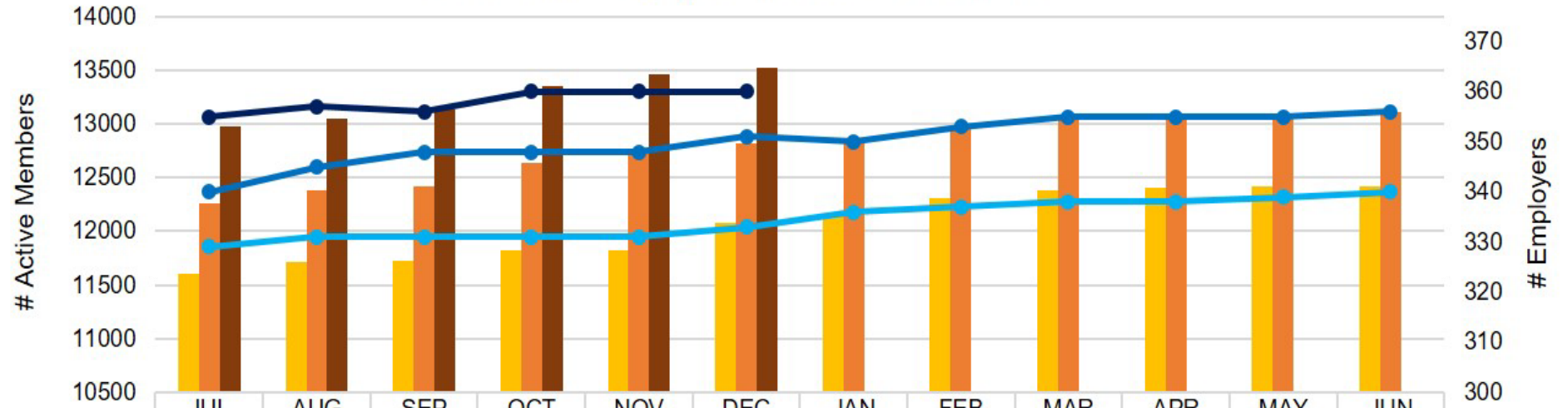
Pending New or Rejoining PLD Employer Inquiries (CONTINUED)

Portland Water District	Yes	2023	180	New PLD - join under AC or 2C
Region 9 Technical Center	No	2023	?	New
Regional School Unit No. 22	Yes	2024	?	New School Support PLD
RSU #74 - MSAD #74 (P0460)	Yes	2023	?	New School Support PLD (currently GLI only)
Searsmont, Town of	No	2024	?	New PLD
Windsor, Town of	Yes	2023	?	New

Active Withdrawal /Partial Withdrawal Inquiries (2)

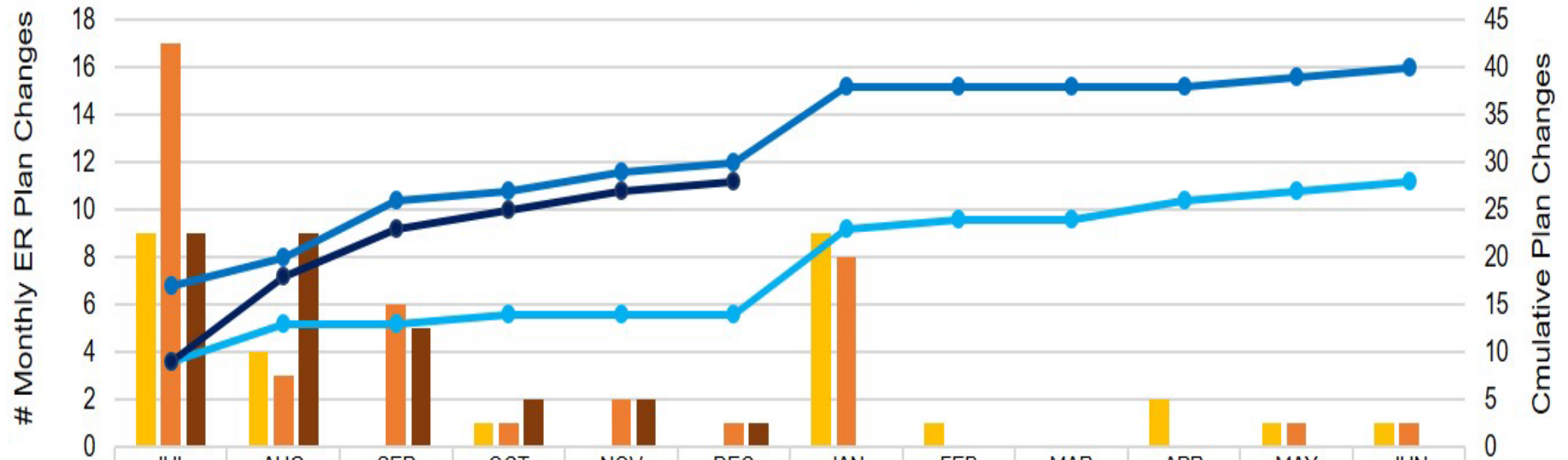
Employer	In Addition to SS?	Effective	# of Potential Members	Comments
Midcoast Council of Governments (P0343)	No	TBD	?	Wants to make full withdrawal, have not be administering plan appropriately for several years so need to resolve membership issues first
Milford, Town of & Milford School Dept (P0186, P0186A)	Yes	7/31/2024	?	Considering excluding school support staff going forward - currently 0 school support staff participating

PLD Plan: Employers and Active Members



	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
FY22 PLD Active Members	11598	11716	11726	11823	11823	12080	12141	12312	12384	12402	12422	12421
FY23 PLD Active Members	12258	12387	12422	12631	12732	12818	12830	12961	13045	13051	13076	13112
FY24 PLD Active Members	12975	13046	13139	13358	13469	13523						
FY22 PLD Employers	329	331	331	331	331	333	336	337	338	338	339	340
FY23 PLD Employers	340	345	348	348	348	351	350	353	355	355	355	356
FY24 PLD Employers	355	357	356	360	360	360						

PLD: Monthly and Cumulative Employer Plan Changes



	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
FY22 # PLD's Adopting Plan Changes	9	4	0	1	0	0	9	1	0	2	1	1
FY23 # PLD's Adopting Plan Changes	17	3	6	1	2	1	8	0	0	0	1	1
FY24 # PLD's Adopting Plan Changes	9	9	5	2	2	1						
FY22 Cumulative Plan Changes Adopted	9	13	13	14	14	14	23	24	24	26	27	28
FY23 Cumulative Plan Changes Adopted	17	20	26	27	29	30	38	38	38	38	39	40
FY24 Cumulative Plan Changes Adopted	9	18	23	25	27	28						

Date: January 23, 2024

To: PLD Advisory Committee Members

From: Deanna Doyle, PLD Plan Administrator

Re: Open Enrollment Activity

Effective in October 2021, a change in statute and an amendment to MainePERS Rule Chapter 803 gave PLD employers the ability to adopt a limited period open enrollment provision for their employees with optional MainePERS membership. The provision, if adopted by the PLD, gives employees with optional membership who initially declined to participate, additional opportunity to join within their first five years of employment during an annual open enrollment period. The following table shows the Employer and Member activity associated with this provision over the last 3 years:

<u>Calendar Year</u>	<u>Number of PLD Employers Adopting the Provision</u>	<u>Number of PLD Employees Opting to Enroll in MainePERS</u>
2021	70	113
2022	11	206
2023	9	48
TOTALS	90	367

As of December 31, 2023, 25% of the 360 active PLD employers have adopted this provision for their employees, and 313 PLD employees who opted to join during open enrollment remain actively contributing to the Plan.