

MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM

Minutes

PLD Advisory Committee
Regular Meeting
January 30, 2024

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

The PLD Advisory Committee met at 1:00 p.m. on Tuesday, January 30, 2024 at MainePERS. Dr. Rebecca M. Wyke, Chief Executive Officer, presided. Members present: 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 Counsel 93 (Remotely); Brendan O'Connell, Maine Municipal Association (Remotely); Deborah Roberts, Maine School Management Association (Remotely); Shelly Page, Maine Service Employees Association; and Ed Marzano, Teamsters. Members absent: David Barrett, Maine Municipal Association; and Sophia Wilson, Maine Municipal Association. The Committee was joined by: Deanna Doyle, PLD Plan Administrator; Chip Gavin, Chief Services Officer (Remotely); Mara McGowen, Assistant Director of Member Services; Sherry Vandrell, Chief Financial Officer;; Nanette Ardry, Associate General Counsel; Mary Rodimon, Paralegal; and Betsy Stivers, Assistant Attorney General (Remotely).

MINUTES

Dr. Wyke commenced the meeting noting there was a quorum today. The Committee then unanimously approved the minutes of November 7, 2023.

LEGISLATIVE & RULEMAKING UPDATE

Dr. Wyke reported that the Legislature is back in session and that there are currently no new bills relating to the PLD Consolidated Retirement Plan. She then reviewed the Legislative and Rulemaking Update memo with the Committee.

CEO UPDATE

PLD Special Plan Educational Session. Deanna informed the Committee that we are about to launch another webinar in support of the strategic plan and our objectives to increase member education and cultivate a member-centric organization. This session will be offered every three months and will be geared toward mid-to-late career PLD special plan members. This session will cover MainePERS terms, how someone becomes eligible for special plan benefits, and how those benefits are calculated. Topics that are specific to special plan members will be covered including: what happens when you have service in multiple special plans or in a State special plan; what types of service purchases can count toward meeting a special plan; and what happens when you do not qualify for your special plan as well as other areas of interest (e.g., using vacation and sick leave accruals, cost of living adjustments and retiring and returning to work).

Disability Retirement Experience Study. Dr. Wyke reviewed the survey we conducted during the fall of 2023, which went out to all members who had completed the application process over

the past year. The survey asked questions about the disability application process such as: Was the process easy to understand and follow; Was the member treated with respect by those handling their application; Were their questions responded to in a timely manner; and Was the process fairly conducted? Although the survey pool was small, the response rate was good and the feedback generally positive. Dr. Wyke conveyed we plan to conduct this survey on an annual basis.

Disability Retirement Services Compassionate Allowance List. Chip Gavin introduced Mara McGowen, Assistant Director of Member Services for supplementary benefits overseeing the Disability Retirement program. Mara summarized the Disability Program and discussed the work done in the last couple of years to implement new laws and rule changes to ensure we are administrating the program accordingly. She noted we are looking at ways to expedite cases that should be in light of the individual's circumstances, providing every opportunity for that individual to make their case. One of the tools we explored using over the past year is the Compassionate Allowance List. This is a list of dire diagnoses compiled and maintained by the Social Security Administration (SSA) that are used to fast track applications. This list is posted on SSA's website. Effective January 1, 2024, MainePERS began utilizing the Compassionate Allowance List and expediting applications for a determination of eligibility for benefits. To date, we have approved and disability benefits for two members using the Compassionate Allowance List.

Member Portal Update. Chip presented the MainePERS Member Portal, which launched in October of 2023. Chip summarized the Portal's phased rollout beginning with our soliciting updated demographic information from members followed by several rounds of direct invitations to members to register. Registrations to the Portal grew on average from 240 per week at the onset to 740 per week presently, and we currently have about 9,000 accounts. There was brief discussion on security and how it was addressed during the development of the Portal. Chip concluded that we now have a secure, public and live Portal for all our members.

ADMINISTRATIVE

Current PLD Activity Report. Deanna Doyle gave an overview of current PLD activity noting we had three new employers join, two of which also picked up defined contribution plans with our MaineStart program, giving their employees more choices in saving for retirement.

PLD Activity Trend Report. Deana addressed trend activity over the years with notable growth in both the number of employers and active members in the Plan. She then noted there are now more active participants in the PLD Consolidated Plan than in the State Employee Plan.

Open Enrollment Activity. Deanna then reported on the activity generated by the limited period open enrollment provision that was added to Rule 803 in 2021. This provision allows employees additional opportunities to enroll if they initially declined to do so. Since 2021, 90 employers have adopted this provision for their employees who have optional membership, and 367 members have joined through the open enrollment program.

Adjournment

There being no further business for discussion, Dr. Wyke concluded the meeting and the committee adjourned at 1:45 p.m.

Date Approved

Dr. Rebecca M. Wyke, Chief Executive Officer

MEMORANDUM

Date: April 24, 2024

To: PLD Advisory Committee Members

From: Michael J. Colleran, Chief Operating Officer and General Counsel
Kathy Morin, Director, Actuarial and Legislative Affairs

Re: Legislative and Rulemaking Update

Legislative Update

The Legislature has completed its work for the second session except for an expected veto day. No bills pertaining to the PLD Consolidated Retirement Plan have been enacted. Two bills we reported on for the last Advisory Committee meeting, L.D. 426 (Military Service Purchase) and L.D. 1152 (Long-Term Disability insurance), remain on the Special Appropriations Table.

Rulemaking Update

Payroll Reporting

Last week we published notice of intent to repeal and replace Rule Chapter 201, which governs payroll reporting by employers. The current rule has not been amended since it was adopted in 1985. The proposed replacement rule would set expectations for payroll reporting, submission of contributions, and payment of Group Life Insurance premiums and provide for late fees and interest. A copy of the proposed rule is attached. A public hearing is scheduled for the May Board meeting, and written comments may be made through May 20. The Board is expected to consider the proposal at the June Board meeting.

Disability Retirement Rules

We are working on a new draft rule on the annual statement of compensation process that is used to apply earnings limitations and benefit offsets to disability retirement benefits. In conjunction with this, we would propose amending Rule Chapter 506 (Eligibility for Disability Retirement Benefits) to align the definitions of “earnings” in the two rules. We anticipate that the changes will provide greater clarity and reduce some of the burdens on disability retirees. We may notice this rulemaking as early as May with a public hearing in June and Board consideration in July.

Qualified Domestic Relations Orders

We also are working on a draft amendment to Rule Chapter 103, which addresses court orders that divide MainePERS benefits. The amendment would streamline the existing rule and add new guidance. We expect that this will proceed along the same timeline as the disability retirement rules.

94-411 MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM

Chapter 201: EMPLOYER REPORTING AND PAYMENTS

SUMMARY: This Chapter sets out requirements regarding employer reporting and payment of contributions and premiums.

SECTION 1. REPORTING AND PAYMENT REQUIREMENTS

1. **Payroll Reporting.** Every employer reporting unit is required to submit a complete and accurate payroll report to the Maine Public Employees Retirement System (“MainePERS”) within 15 days after the end of each month (“the Due Date”). The report shall contain data relating to all payrolls paid during the calendar month immediately preceding the Due Date and shall be in the format prescribed by the Chief Executive Officer.
2. **Submission of Contributions and Insurance Premiums.** Every employer reporting unit is required by the Due Date to electronically submit in the manner prescribed by the Chief Executive Officer: (1) the employer and employee contributions for the time period covered by the report; and (2) the Group Life Insurance (“GLI”) premiums as invoiced by MainePERS.

SECTION 2. LATE FEES AND INTEREST

1. **Late Fees.** An employer reporting unit that has not submitted a complete and accurate payroll report as determined by the Chief Executive Officer within 30 days after the Due Date may be charged a late fee of \$100 per day calculated from the Due Date until a complete and accurate report has been received by MainePERS.
2. **Interest.** An employer reporting unit that has failed to pay any employer and employee contributions and GLI premiums required to be paid pursuant to section 1, subsection 2 within 30 days after the Due Date, regardless of whether a complete and accurate payroll report has been submitted, may be charged interest on the amount owed at the then-current actuarial discount rate, compounded monthly, from the Due Date until the amount owed is paid in full.

STATUTORY AUTHORITY: 3 M.R.S. § 731(2); 4 M.R.S. § 1231(2); 5 M.R.S. §§ 17103(4), 17203(1), 18053, 18653

MAINEPERS

PARTICIPATING LOCAL DISTRICT ADVISORY COMMITTEE

TO: PLD ADVISORY COMMITTEE MEMBERS
FROM: DR. REBECCA M. WYKE, CEO
SUBJECT: CEO UPDATE
DATE: APRIL 22, 2024

Focus Friday Update

Starting in April 2023 MainePERS began dedicating Fridays to address chronic backlogs in member service requests. This effort, which includes being closed to the public on Fridays, has had an impact but more work remains. The focus has been on service retirement estimates and preliminary to final benefits.

Service retirement estimates are necessary for placing a member on the payroll with a preliminary benefit upon retirement. Substantial progress has been made and this queue has been reduced by 80%, from more than 1,000 pending requests to 232 as of March 1st. Without Focus Fridays, MainePERS had projected we would be facing a backlog of approximately 2,000 requests, which would have jeopardized our ability to process first-time benefit payments on time.

The second metric associated with the launch of Focus Fridays is the preliminary to final benefit, which remains a significant challenge. As of March 1st there were 2,115 members in the queue to move from a preliminary to a final benefit, of which 1548 have been in the queue for more than 6 months. Unfortunately, it has been particularly difficult to move the needle on this backlog due to the limited number of staff qualified to perform this work. Real progress is contingent on retaining staff and training the current cohort of Pension Associate Is so the total number of staff assigned to this work can expand. We therefore believe it is prudent to continue Focus Fridays indefinitely and will continue to provide monthly updates to the Board.

Pension Administration System Briefing

MainePERS' current pension administration system (PAS) is at end of life and in need of replacement. Planning for this transition began in fall 2022 and we anticipate releasing the RFP later this month.

At the April PLD Advisory Committee meeting, I will present a briefing on the project, including both the need for and advantages of a new PAS system, the key performance indicators, the challenges and risks associated with an information technology project of this scope, best

practices in planning for a PAS system, and the estimated costs for system development. A copy of the presentation is attached.

Employee Survey Results

The sixth goal in the 5-Year Strategic Plan is to “foster an engaged workforce that advances the organization’s mission”. As part of this work, we conducted the second annual employee satisfaction survey from January 15 – February 7, 2024. The survey results are included in the meeting materials.



MainePERS
PUBLIC EMPLOYEES RETIREMENT SYSTEM

PAS System Briefing
PLD Advisory Committee
April 30, 2024

Dr. Rebecca M. Wyke, Chief Executive Officer

New PAS System

- ◆ MainePERS current PAS is at end of life and in need of replacement
- ◆ A new PAS also offers several advantages:
 - ◆ Increased accuracy and efficiency through process automation
 - ◆ Knowledge transfer, with complex rules embedded in platform
 - ◆ Convenient user access to data and streamlined workflows
 - ◆ Improved data integrity and security, operational resiliency, and reduction of risk
 - ◆ Enhanced access and service for members and employers
 - ◆ Comprehensive communications and reporting tools
- ◆ A new PAS is integral to achieving the goals of the Strategic Plan

5-Year Strategic Plan

The new PAS is integral to achieving the goals of the Strategic Plan:

Goal III: Security and Integrity of our Information Systems

- ◆ Ensure the cybersecurity management program meets current and future needs
- ◆ Maintain and upgrade core information systems
- ◆ Explore a cloud strategy to host information systems

Goal IV: Cultivation of a Member-centric Organization

- ◆ Develop a comprehensive member education, communications, and service model that supports planning for retirement security
- ◆ Improve processes to promote timely and accurate service by ensuring the integrity of the data, streamlining and automating workflow processes, and reducing processing times

Goal V: Development of Stakeholder Relations

- ◆ Develop a comprehensive employer, education, communications, and service model and partner with employers and third-party payroll vendors to streamline processing and improve reporting

Phase IV: System Development & Testing - KPIs

◆ Scope

Determining and documenting the list of specific project goals, deliverables, tasks, costs, and deadlines.

◆ Resources

Determining and resourcing sufficient internal (staff) and external (consultants) resources to support the project and maintain current operations.

◆ Budget

Determining and allocating sufficient funding to meet contract and resource needs.

Challenges/Risks

- ◆ Data quality & migration
- ◆ Plan complexities
- ◆ Manual or automated workarounds
- ◆ Limited subject matter experts (SME) on staff and some pending retirement
- ◆ Maintaining current operations and addressing member request backlogs & employer account reconciliations
- ◆ Project duration
- ◆ Readiness of the organizational culture for change

Best Practices Planning for PAS Development

- ◆ Budget for change management
- ◆ Ensure contract reflects full scope of work
- ◆ Prepare in advance for data migration
- ◆ Staff up and do it early to free up subject matter experts to focus on the project
- ◆ Exercise good change management practices, educate and engage staff and communicate often
 - ◆ Discuss why a new PAS system is needed
 - ◆ Envision the future state
 - ◆ Build buy-in and engagement early
- ◆ Educate, engage and communicate with external stakeholders

Estimated Cost of New PAS

Linea Estimate	Low	Medium	High
Capital cost	\$14.5m	\$24.5m	\$34.6m
10 year amortization	\$1.45m	\$2.45m	\$3.46m
Annual infrastructure & licensing	\$0.7m	\$0.7m	\$0.7m
Annual maintenance & support	\$0.7m	\$0.7m	\$0.7m
Year 1 - Total Cost	\$2.85m	\$3.85m	\$4.86m
Increase over V3 Annual Cost	5.9%	43.3%	80.6%

Cost of Current V3 System

◆ V3 Capital Cost	\$13.00m
- adjusted for inflation	\$15.60m
V3 Annual Cost - licensing & support	\$ 1.20m
◆ V3 Annual Total Cost	\$ 2.39m
- adjusted for inflation*	\$ 2.69m

*V3 FY22 costs for depreciation, support, maintenance, and environment rolled forward to FY27.

Staffing & Change Management Plans

Goals:

- ◆ Improve our ability to meet current member and employer needs
 - ◆ Continue to address backlog of member requests
 - ◆ Continue to reconcile employer accounts
- ◆ Enhance organizational capacity for successful PAS system development and deployment
- ◆ Retain knowledgeable and experienced staff for the duration of the project

Next Steps

- ◆ RFP issued by end of April/beginning of May
- ◆ FY2025 Budget finalized in May/June to include:
 - ◆ Staffing Plan
 - ◆ Change Management Plan
- ◆ New PAS development begins fall 2024

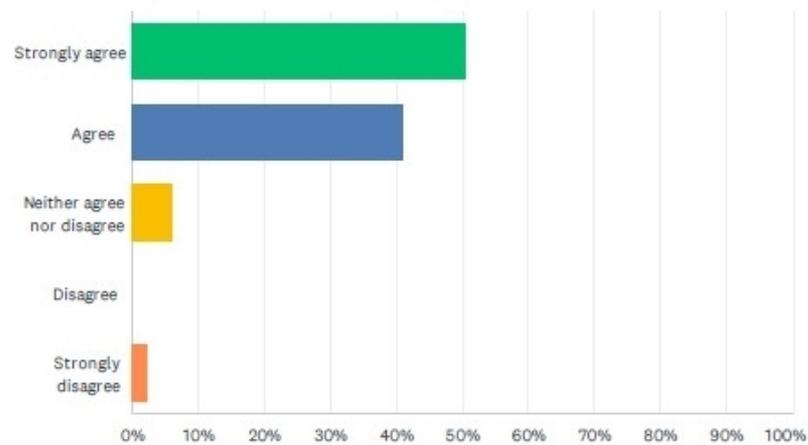
2024 Employee Satisfaction Survey

January 15 – February 7, 2024

Question 1

Q1 I know what is expected of me in my position.

Answered: 83 Skipped: 0

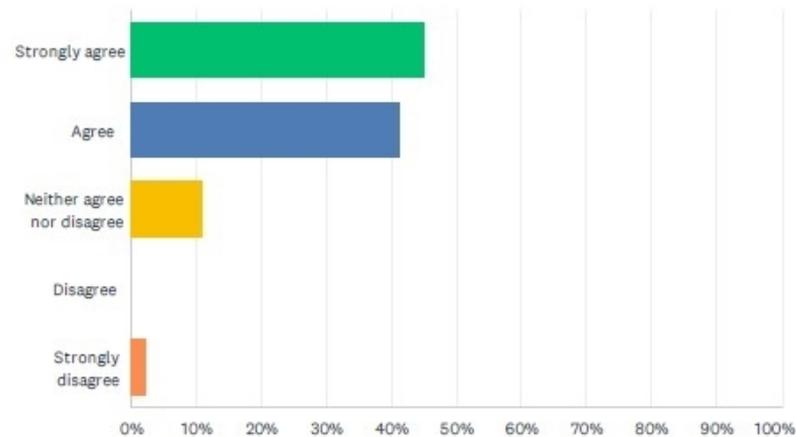


ANSWER CHOICES	RESPONSES	
Strongly agree	50.60%	42
Agree	40.96%	34
Neither agree nor disagree	6.02%	5
Disagree	0.00%	0
Strongly disagree	2.41%	2
TOTAL		83

Question 2

Q2 In general, I am satisfied with my job.

Answered: 82 Skipped: 1

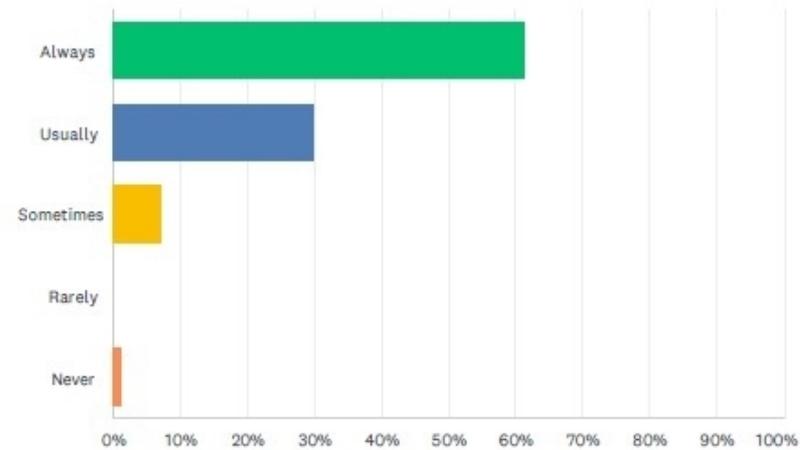


ANSWER CHOICES	RESPONSES	
Strongly agree	45.12%	37
Agree	41.46%	34
Neither agree nor disagree	10.98%	9
Disagree	0.00%	0
Strongly disagree	2.44%	2
TOTAL		82

Question 3

Q3 I receive timely and relevant communications from my supervisor.

Answered: 83 Skipped: 0

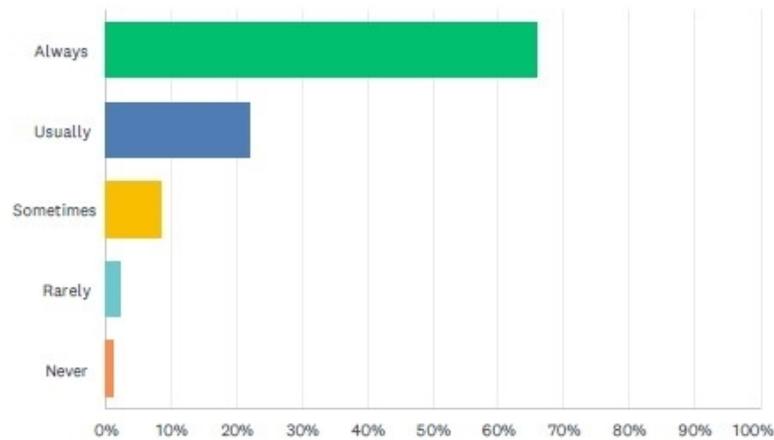


ANSWER CHOICES	RESPONSES	
Always	61.45%	51
Usually	30.12%	25
Sometimes	7.23%	6
Rarely	0.00%	0
Never	1.20%	1
TOTAL		83

Question 4

Q4 My supervisor provides helpful feedback.

Answered: 82 Skipped: 1

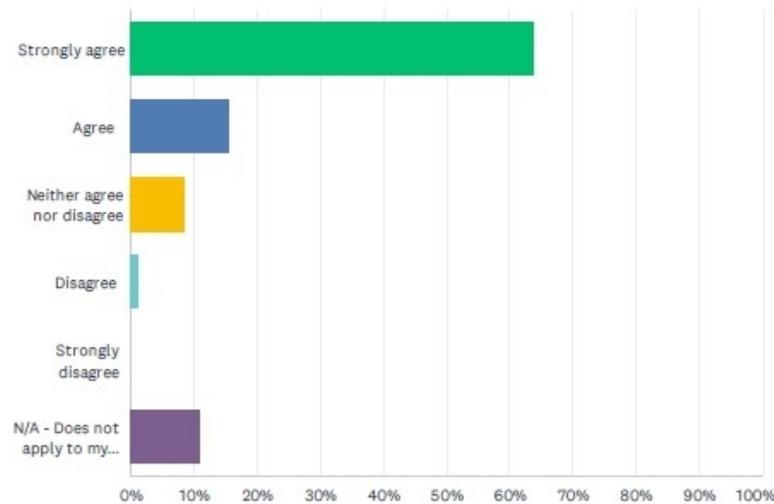


ANSWER CHOICES	RESPONSES	
Always	65.85%	54
Usually	21.95%	18
Sometimes	8.54%	7
Rarely	2.44%	2
Never	1.22%	1
TOTAL		82

Question 5

Q5 The option of a hybrid remote work schedule has improved my work-life balance and is beneficial for MainePERS.

Answered: 83 Skipped: 0

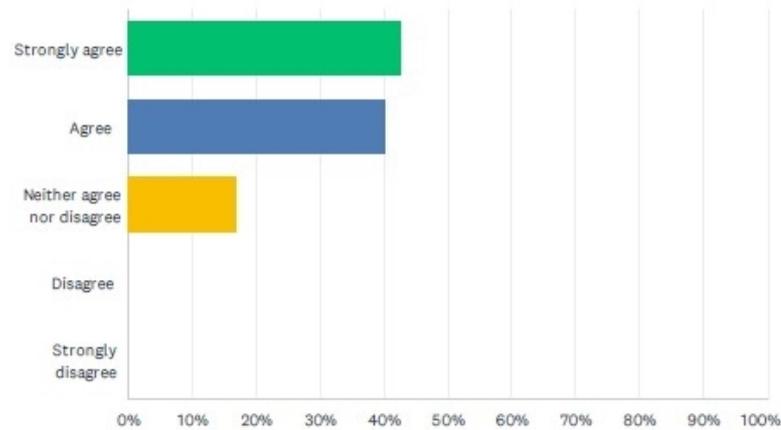


ANSWER CHOICES	RESPONSES	
Strongly agree	63.86%	53
Agree	15.66%	13
Neither agree nor disagree	8.43%	7
Disagree	1.20%	1
Strongly disagree	0.00%	0
N/A - Does not apply to my position	10.84%	9
TOTAL		83

Question 6

Q6 MainePERS is committed to creating an inclusive workplace environment.

Answered: 82 Skipped: 1

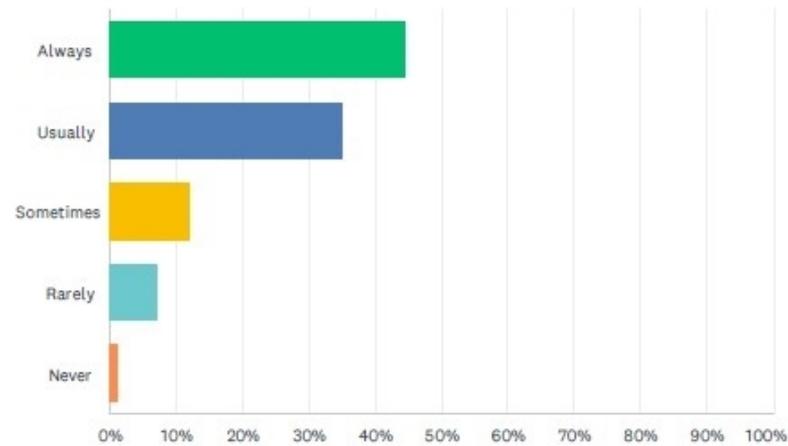


ANSWER CHOICES	RESPONSES	
Strongly agree	42.68%	35
Agree	40.24%	33
Neither agree nor disagree	17.07%	14
Disagree	0.00%	0
Strongly disagree	0.00%	0
TOTAL		82

Question 7

Q7 I feel my ideas are valued and I feel safe in suggesting them.

Answered: 83 Skipped: 0

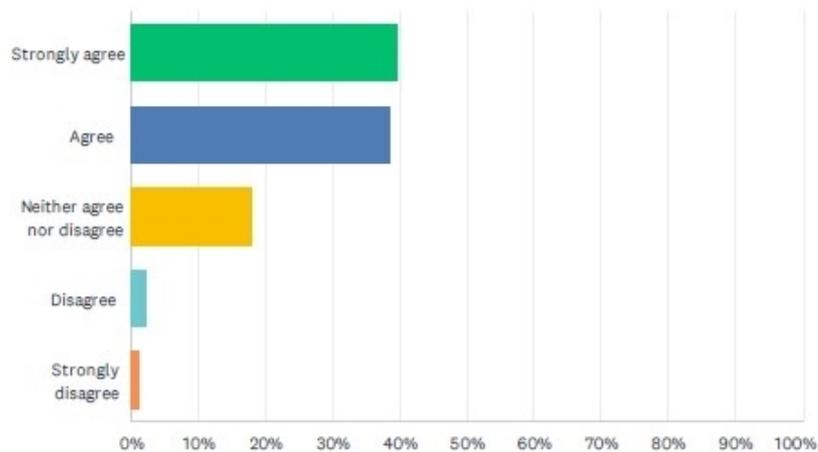


ANSWER CHOICES	RESPONSES	
Always	44.58%	37
Usually	34.94%	29
Sometimes	12.05%	10
Rarely	7.23%	6
Never	1.20%	1
TOTAL		83

Question 8

Q8 I would recommend MainePERS as a great place to work.

Answered: 83 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	39.76%	33
Agree	38.55%	32
Neither agree nor disagree	18.07%	15
Disagree	2.41%	2
Strongly disagree	1.20%	1
TOTAL		83

Survey Themes

- Work culture and environment are moving in a positive direction, but there is more work to do.

Question 8 – I would recommend MainePERS as a great place to work

2023 79% agree – 3% disagree – 18% neutral

2022 61% agree – 13% disagree – 26% neutral

- Backlogs continue to be burdensome, but progress has been made

Note, two new questions for this year's survey:

Question 6 – MainePERS is committed to creating an inclusive workplace environment, 83% agree

Question 7 – I feel my ideas are valued and I feel safe in suggesting them, 80% agree



PLD Advisory Committee
04/30/2024



Agenda

- Background
- MaineSTART Overview
- Fee Schedule
- Target Date Funds
- Retirement Planning Example
- Historical Data

Background

- 1993 – Participating Local District (PLD) Consolidated Plan Created
- 1993 – Third Party offers Defined Contribution Plans to PLD Employers (401a and 457b)
- 2006 – MainePERS takes over administration of Defined Contribution Plans and names it MaineSTART
- 2007 – 403b plan added to service Maine Veterans' Homes' Employees
- 2019 – Comprehensive Retirement Planning Added
- 2021 – Roth Accounts added for 457b and 403b participants
- 2022 – MainePERS received legislative authority to offer MaineSTART to Teachers

What is MaineSTART?

➤ Tax-Advantaged Retirement Savings Program

- 457b Plan
- 403b Plan
- 401a Plan

➤ Retirement Planning Tool

- MainePERS Defined Benefit Calculation
- Social Security Benefits and Windfall Elimination, if applicable
- Additional Retirement Planning Topics

457b Deferred Compensation Plan (03/31/24)

- **Traditional (pre-tax) Accounts**
- **Roth (after-tax) Accounts**
- **Number of Employers Participating: 80**
- **Number of Employees Participating: 1,079**
- **Market Value : \$41,484,447**
- **Flexible Participation**
- **Subject to IRS Contribution Limits**
- **Features Low-Cost Vanguard Mutual Funds**

403b Tax-Sheltered Annuity Plan (03/31/24)

- **Traditional (pre-tax) Accounts**
- **Roth (after-tax) Accounts**
- **Number of Employers Participating: 1**
- **Number of Employees Participating: 572**
- **Market Value : \$19,862,405**
- **Flexible Participation**
- **Subject to IRS Contribution Limits**
- **Features Low-Cost Vanguard Mutual Funds**

401a Defined Contribution Plan (03/31/24)

- **Qualified Plan**
- **Traditional (pre-tax) Accounts**
- **Number of Employers Participating: 7**
- **Number of Employees Participating: 98**
- **Market Value : \$6,023,338**
- **Inflexible Participation**
- **Features Low-Cost Vanguard Mutual Funds**

Participant Fees

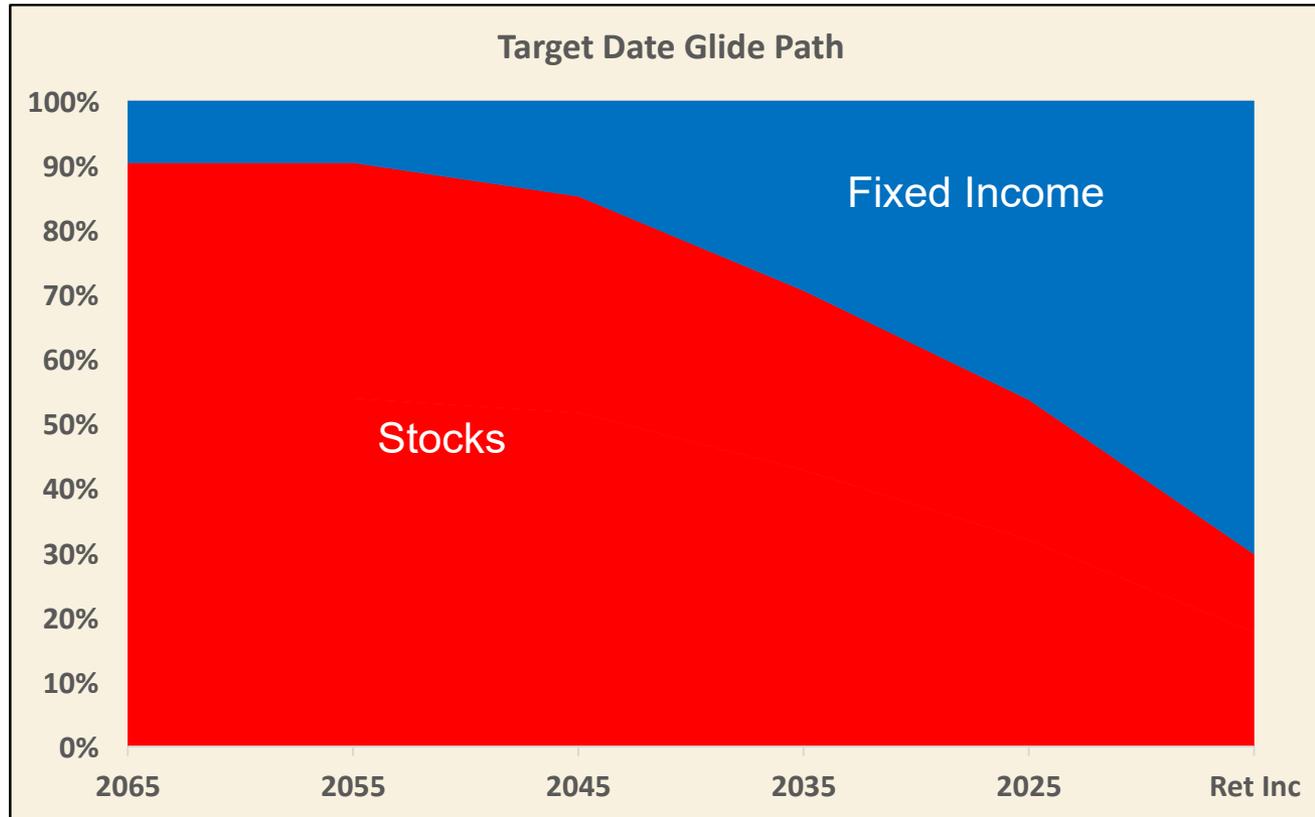
<u>Fund Name</u>	<u>Fee</u>
• Vanguard Total Stock Market Index	0.03%
• Vanguard Total International Stock Index	0.11%
• Vanguard FTSE Social Index	0.14%
• Vanguard Target Retirement 2025	0.08%
• Vanguard Target Retirement 2035	0.08%
• Vanguard Target Retirement 2045	0.08%
• Vanguard Target Retirement 2055	0.08%
• Vanguard Target Retirement 2065	0.08%
• Vanguard Retirement Income	0.08%
• Vanguard Total Bond Market Index	0.05%
• Vanguard Cash Reserves Federal MM	0.10%

Note: The record-keeper charges 0.03% of the participant's account balance and an annual fee of \$50.

\$10,000 account in a Target Date Fund has total annual fees of \$61 (0.61%)

\$20,000 account in a Target Date Fund has total annual fees of \$72 (0.36%)

Vanguard Target Retirement Date Funds

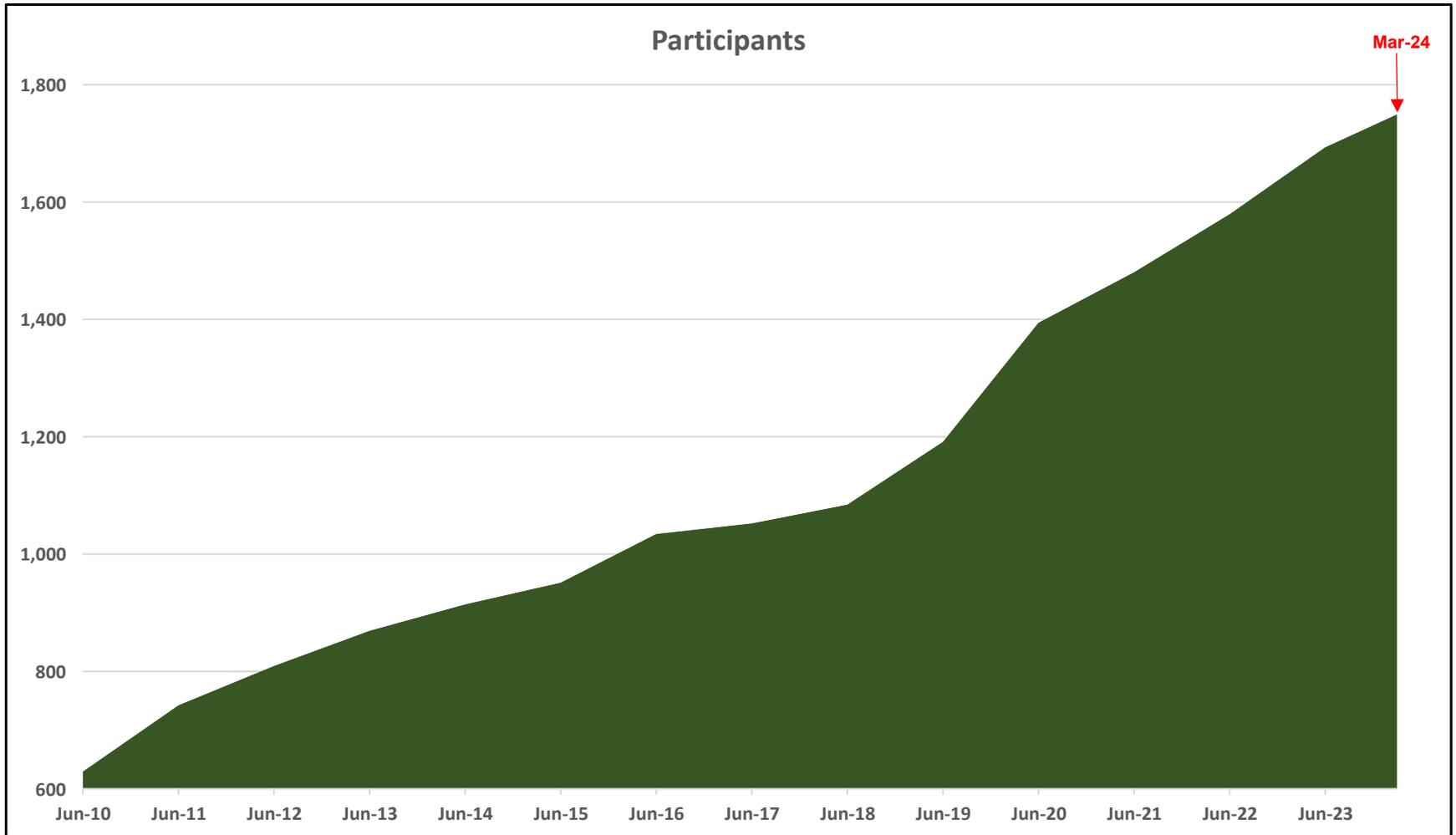


Time horizon dictates the level of appropriate risk. Vanguard constructs the portfolios to become increasingly conservative as the participant nears the target retirement date.

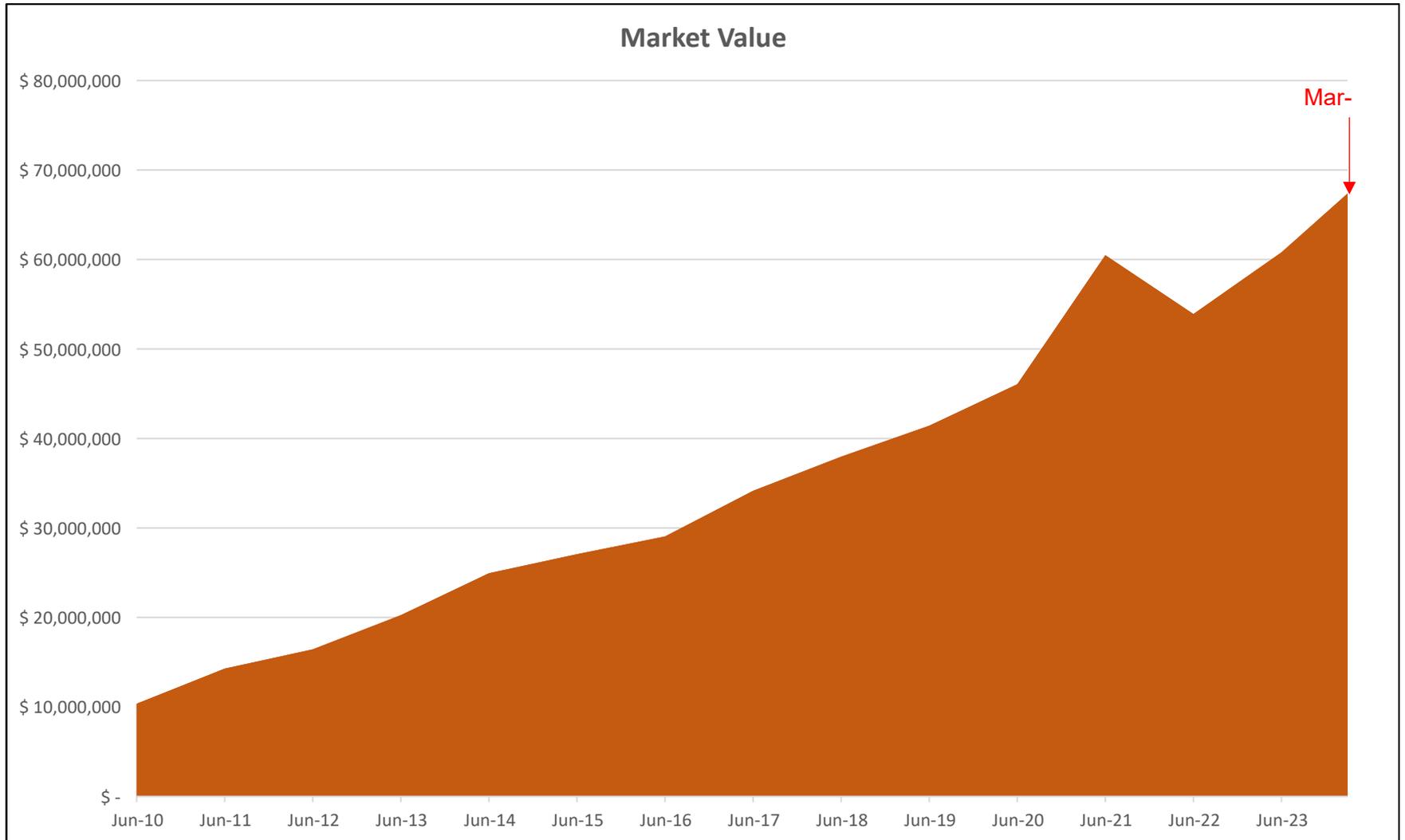
Retirement Planning

 MainePERS <small>PUBLIC EMPLOYEES RETIREMENT SYSTEM</small> MainePERS Benefits - ESTIMATE						 SOCIAL SECURITY ADMINISTRATION USA			 MAINE START			
High 3 Year Avg	Years of Service	Age Reduction	Option Reduction	Estimated MainePERS Benefit		Full Retirement Age	67.000		Annual Contributions		\$5,000	
50				At Age	65				Investment Assumption		6.0%	
\$61,588	25.000	1.0000	0.831	\$25,590		65.000	\$15,600		Current Age		50	
50						Age			At Age		65	\$303,105
Option	Factor	% to Bene	Annual \$	Survivor \$				Bridge the Gap?		Yes	\$0	
Full Benefit	1.000	0%	\$30,794			67	\$18,000	Annual Interest Only Distribution		\$9,093		
Option 2	0.831	100%	\$25,590	\$25,590	x	66	\$16,800	Retirement Checklist				
Option 3	0.908	50%	\$27,961	\$13,980		65	\$15,600	Health Insurance/Medicare		P		
Option 4	0.915	46%	\$28,176	\$12,961		64	\$14,400	Debt Eliminated or will be		P		
Option 5	0.891	80%	\$27,437	\$21,950		63	\$13,500	Emergency Savings-6 months earnings		P		
Option 6	0.797	100%	\$24,543	\$5,487		62	\$12,600	Life Insurance		P		
Option 7	0.887	50%	\$27,314	\$30,794		Other		Retirement Savings Withdrawals (3% Inv. Assumption)				
Option 8	0.922	46%	\$28,392	\$30,794				20 Yr Distribution		\$20,373		
		Replaced	42%					25 Yr Distribution		\$17,407	x	
Monthly Amount			\$2,132			Replaced	25%	30 Yr Distribution		\$15,464		
		MainePERS					\$1,300	Retirement Savings Withdrawals (3% Inv. Assumption)				
						Soc Security		Ret Savings		\$1,451		
								Total		\$4,883		
								Ret Savings			95%	
								Total			\$4,883	

Historical Participant Data



Historical Market Value Data



MEMORANDUM

Date: April 30, 2024

To: PLD Advisory Committee Members

From: Deanna Doyle, PLD Plan Administrator

Re: Results of Outreach to Employers Participating in Plans 2N and 4C

During the discussion on rate setting for FY25 at the November 7, 2023 PLD Advisory Committee meeting, MainePERS identified that there would be an increase in the Employer and/or Employee Contribution Rates of more than 0.5% for Special Plans 2N and 4C. As suggested by the Committee, I contacted the impacted PLD employers in December 2023 before the rates were published to give them advance notice and discuss plan change options with them. The following outlines the results of that outreach.

SPECIAL PLAN 2N

Only 1 employer and 4 employees remain participating in sub-plan 2N. The 1 employer is a Town that plans to make a change to either sub-plan 3N or 2C effective July 1, 2024 for the employees participating in 2N. If this occurs, we recommend consideration of closing Plan 2N to new participants like was done recently for Plan 4N. This would require rulemaking to amend Chapter 803. We will bring this back to the Committee at the July meeting if there are no remaining active employers or members in Plan 2N.

SPECIAL PLAN 4C

Currently 6 employers, 2 Towns and 4 Counties, and approximately 134 employees remain participating in 4C. One Town has an active inquiry into making a plan change to 3C or 2C for their employees who are participating in 4C, but I have not received a certified action regarding this to date. All of the other employers indicated they do not intend to make changes at this time as their plans are collectively bargained.



PLD Plan Activity Memo

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

New or Rejoining PLD Employers (0)				
Employer	Plan	Effective	# of Members or Potential Members	Comments
Withdrawals/Partial Withdrawals (0)				
Employer	Plan	Effective	# of Members or Potential Members	Comments
Employer Plan Changes (7)				
Employer	New Plan	Old Plan	# of Members	Comments
Belgrade, Town of (P0383)	AC	N/A	10	Add coverage under AC for general gov't employees effective 4/1/2024
Cumberland County (P0005)	3C	AC	1	Adopted 3C for certain non-union law enforcement officers, Administrative Lieutenant and Administrative Sergeant for future service only effective 4/1/2024
Limington, Town of (P0388)	3C	2C	4	Adopted 3C for firefighters/EMS employees for future service only 4/1/2024
Oxford, Town of (P0200)	1N	AN	1	Adopted special plan 1N for firefighters for future service only effective 4/1/2024 and clarified membership exclusions
Wells Fire and Police (P0349)	1C	2C	19	Adopt 1C for police officers and firefighters future service only effective 7/1/2024
Wells, Town of (P0107)	3C	AC	8	Adopted 3C for dispatchers future service only effective 7/1/2024
Wiscasset, Town of (P0417)	2C	AN	4	Adopt Special Plan 2C for emergency medical services employees future service only effective 4/1/2024

Pending Plan Change Inquiries (41)

Employer Plan	New Plan	Old Plan	# of Members	Comments
Acton, Town of (P0361)	3N or 2C	2N	4	Adopt 3N or 2C for firefighters and EMS future service only 7/1/2024
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
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
Camden, Town of (P0008)	3C	2C	4	Adopt 3C for firefighters and EMS for future service only
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
Farmington, Town of (P0100)	1C	AC	12	Adopt 1C for firefighters for future service only
Glenburn, Town of (P0174)	2C	N/A	1	Adopt 2C for new job classification Code Enforcement Officer/Emergency Management Officer
Gray, Town of (P0399)	AC	N/A	?	Add coverage for additional classifications of employees under AC
Kennebunk, Kennebunkport & Wells Water District	N/A	N/A	?	Adopt Limited Period Open Enrollment provision to begin 2024
Kittery, Town of (P0014)	1C, 2C, 3C or 4C	AC	8	Adopt special plan for firefighters
Mexico, Town of (P0074)	2C and AC	N/A	?	Add coverage for full-time Firefighters under 2C and for full-time non-union general govt employees under AC effective 7/1/2024
Milford, Town of (P0186)	3C	AN	?	Adopt 3C for firefighters for future service only
Monmouth, Town of (P0316)	N/A	N/A	?	Adopt Limited Period Open Enrollment provision to begin 2024
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
Paris, Town of (P0127)	3C	2C	6	Adopt 3C for police for future service only
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
Raymond, Town of (P0394)	AC	N/A	?	Add coverage for general gov't employees effective 9/1/2024 under AC
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
Richmond, Town of (P0213)	3C	AC	1	Adopt 3C for all service for police officers with AC service before 12/1/2023
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.
Sanford Sewerage District (P0089)	AC	AN	13	Adopt COLA for future service only or for all service

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
Waterville, City of (P0066)	3N, 2C or AC	N/A	?	Add coverage for public safety dispatchers under 3N, 2C or AC
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
Yarmouth, Town of (P0116)	3C	1C	9	Adopt 3C from 1C future service only for firefighters and EMS employees future service only - existing EES will make election to remain in 1C or move to 3C and new hires will be under 3C

Pending New or Rejoining PLD Employer Inquiries (31)				
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
Castine, Town of	Yes	2024	1	New - Join for Town Manager
Clifton, Town of	No	2024	2	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
Lake Stewards of Maine	?	2024	?	New PLD if qualify as Local District
Mid-Coast Solid Waste Corp.	No	2024	?	New
Minot, Town of	Yes	2024	?	New
New Sweden, Town of	Yes	2024	?	New
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

Pending New or Rejoining PLD Employer Inquiries (CONTINUED)

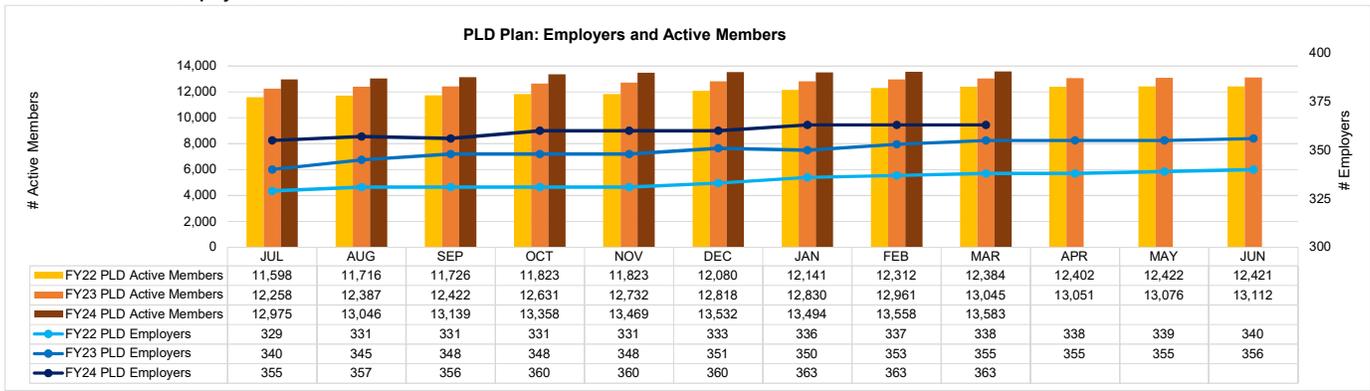
Palmyra, Town of	Yes	2023	?	New
Parsonsfield, Town of	Yes	2024	3	New
Passamaquoddy Indian Township Reservation	Yes	2024	?	New PLD if qualify as Local District
Passamaquoddy Pleasant Point Reservation	Yes	2024	?	New PLD if qualify as Local District
Penobscot Nation Warden Service	?	2024	?	Need to determine 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
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 #56	?	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
Winterport, Town of	?	2024	?	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 Activity Through March 2024

PLD Plan - Cumulative Employer and Member Numbers



PLD Plan - Monthly and Cumulative Employer Plan Changes

