



**Maine**PERS

PUBLIC EMPLOYEES RETIREMENT SYSTEM

PLD Advisory Committee

Meeting Packet

January 28, 2025

# MainePERS PLD ADVISORY COMMITTEE

January 28, 2025 at 1:00 p.m.  
139 Capitol Street, Augusta, and via Zoom

## AGENDA

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1:00 p.m.	CALL TO ORDER		Dr. Rebecca M. Wyke
	1. <a href="#">MINUTES of November 5, 2024</a>	<b>ACTION</b>	Dr. Rebecca M. Wyke
	2. <a href="#">LEGISLATIVE &amp; RULEMAKING UPDATE</a>		Kathy Morin Michael Colleran
	<ul style="list-style-type: none"><li>• MainePERS Bill</li><li>• Rule Chapter 201</li></ul>		
	3. <a href="#">CEO UPDATE</a>		Dr. Rebecca M. Wyke Shelley O'Brian David Jones
	<ul style="list-style-type: none"><li>• Employer Satisfaction Survey</li><li>• Preliminary to Final Benefit Process Improvements</li></ul>		
	4. <a href="#">ADMINISTRATIVE</a>		Deanna Doyle
	<ul style="list-style-type: none"><li>• Current PLD Activity Report</li><li>• PLD Activity Trend Report</li><li>• Open Enrollment Activity</li></ul>		
3:00 p.m.	<a href="#">ADJOURNMENT</a>		Dr. Rebecca M. Wyke

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# MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM

## Minutes

PLD Advisory Committee  
Regular Meeting  
November 5, 2024

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

*The PLD Advisory Committee met at 1:00 p.m. on Tuesday, November 5, 2024 at MainePERS. Dr. Rebecca M. Wyke, Chief Executive Officer, presided.*

*Members present: John Bracciodieta, Maine Education Association; Steve Butterfield, Maine Service Employees Association; Rick Cailler, Professional Firefighters of Maine; Richard Cromwell, Maine Municipal Association (remote); Brendan O'Connell, Maine Municipal Association (remote); Deborah Roberts, Maine School Management Association (remote); Dick Thompson (Governor's Designee); Sophia Wilson, Maine Municipal Association (remote); and Chris Downing, Maine School Management Association; Dr. Rebecca M. Wyke, Chief Executive Officer. Members absent: John Nuttall, AFSCME Counsel 93; and Ed Marzano, Teamsters Local 340. Joining the Committee were: Nanette Ardry, Associate General Counsel; Michael Colleran, Chief Operating Officer and General Counsel; Deanna Doyle, PLD Plan Administrator; Chip Gavin, Chief Services Officer; Monica Gorman, Executive Assistant (remote); Kathy Morin, Director of Actuarial & Legislative Affairs; Dick Metivier, Board Vice Chair (remote); Fiona Liston, Cheiron (remote); Bonnie Rightnour, Cheiron (remote); Greg Reardon, Cheiron (remote); and, Betsy Stivers, Assistant Attorney General (remote).*

### **CEO UPDATE**

Dr. Wyke provided a presentation on the second year of the Strategic Plan to the Committee. She also shared updated key performance and risk measures. Dr. Wyke and Chip Gavin updated the committee on the new Pension Administration System (PAS), noting that Sagitec was awarded the contract. Dr. Wyke reviewed the third disability retirement experience survey results with the Committee. Chip Gavin updated the Committee on member education plans for PLD members. Deanna shared she has attended a number of conferences and benefit fairs, which provided opportunities to speak with potential employers interested in the PLD program.

### **RULEMAKING UPDATE**

Michael Colleran shared with the Committee the provisionally approved repeal and replacement of Rule Chapter 201, which governs payroll reporting by employers. Michael stated the replacement rule is subject to review by the Legislature before it becomes effective.

*Brendan O'Connell (remote) and Rich Cromwell (remote) joined the meeting at 1:20 p.m.*

## **ACTUARIAL**

### **Annual Valuation**

Bonnie Rightnour and Fiona Liston from Cheiron presented the key results of the 2024 valuation of the PLD Consolidated Plan. Fiona also provided an historical review of the Plan's assets, liabilities, funding status and contributions.

### **FY 2026 Rate Setting**

Bonnie Rightnour presented the rate setting for FY 2026 and reviewed the rate setting methodology. Bonnie explained that an understatement of liabilities in the 2023 valuation, now being recognized in the 2024 valuation, combined with other liability increases resulted in higher rates for FY 2026. Specifically, the calculated total contribution rate is higher by 0.6% of payroll, which is an increase of 0.4% in the employer rate and 0.2% in the member rate. The Committee briefly discussed the impact of the increased rates and requested staff to reach out to employers in Plan 1N, the plan with the largest employer and member contribution increases, to discuss whether moving to a different plan might be a favorable option.

Action: Motion by Rick Cailler, seconded by Steve Butterfield that the Committee endorse the fiscal year 2026 employer and member rates as recommended. Unanimously approved by eight members (Braccioldieta, Butterfield, Cailler, Cromwell, Downing, O'Connell, Roberts, and Wilson).

## **MINUTES**

Dr. Wyke called for approval of the July 30, 2024 minutes. Motion by Steve Butterfield, seconded by Rick Cailler and unanimously approved by eight members (Braccioldieta, Butterfield, Cailler, Cromwell, Downing, O'Connell, Roberts, and Wilson).

## **ADMINISTRATIVE**

### **Current PLD Activity Report.**

Deanna Doyle reported that the activity level has slowed. At the last meeting of the Committee, Deanna had informed the Committee that a large employer was considering withdrawing. She noted that the employer did not receive a majority vote to withdraw and tabled the discussion on withdrawing indefinitely.

### **PLD Activity Trend Report.**

Deanna stated the trend report remains steady and is leveling off.

## **2025 MEETING DATES**

### **Future Agenda Items**

Dr. Wyke asked the Committee for suggestions for the January meeting.

Recommended Meeting Dates

The Committee decided on the following 2025 Tuesday meeting dates: January 28<sup>th</sup>, April 29<sup>th</sup>, July 29<sup>th</sup>, and October 28<sup>th</sup>.

**ADJOURNMENT**

The meeting adjourned at 2:25 p.m.

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Date Approved

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Dr. Rebecca M. Wyke, Chief Executive Officer

## MEMORANDUM

**Date:** January 21, 2025

**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 convened, and bills are being printed. As of the date of this memo, no bills pertaining to the PLD Consolidated Retirement Plan have been printed. MainePERS is pursuing a bill that would make the following changes:

- a. Eliminate the 22-day minimum waiting period for a refund of contributions;
- b. Clarify consistent with the Probate Code what “surviving” another person means;
- c. Allow for a future electronic identification process for documents required to be “duly acknowledged;”
- d. Change the requirement for five years of continuous service to avoid application of pre-existing condition criteria to five years, regardless of whether continuous;
- e. Reduce stringency of requirements for recovering overpaid disability retirement benefits;
- f. Clarify procedural requirements for initiating court action to recover overpayments;
- g. Clarify membership eligibility for coaches and adult educators;
- h. Permit PLD chief administrative officers to clarify ambiguities in PLD official actions;
- i. Reduce PLD Advisory Committee quorum requirements; and
- j. Make technical corrections, clarifications, and updates.

With respect to the PLD Advisory Committee quorum requirements, current law requires seven of the 10 voting members to be present. The more common standard is a majority. It occasionally has been difficult to obtain a quorum, even with remote participation. We are proposing that the quorum requirement be changed to six, which must include at least two labor and two management representatives.

### Rulemaking Update

We reported on this rulemaking at the last three meetings. The Board of Trustees at the September meeting provisionally approved repeal and replacement of Rule Chapter 201, which governs payroll reporting by employers. The 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. In assessing any late fees or interest, MainePERS would consider any extenuating circumstances and whether the employer was working in good faith to become compliant. Any late fees would be credited toward any interest required. A copy of the provisionally adopted rule is attached. It is subject to review by the Legislature before it becomes effective. A public hearing on the rule was held on January 21, 2025, before the Joint Standing Committee on Labor.

94-411 MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM

Chapter 201: EMPLOYER REPORTING AND PAYMENTS

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

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**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. In deciding whether to impose a late fee, MainePERS should consider any extenuating circumstances and the extent to which the employer is making good faith efforts to comply.
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. In deciding whether to charge interest, MainePERS should consider any extenuating circumstances and the extent to which the employer is making good faith efforts to comply. Any late fees paid pursuant to subsection 1 must be used to offset any interest obligation arising out of the same payroll period to reduce the employer reporting unit’s overall obligation.

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

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## MAINEPERS

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### PARTICIPATING LOCAL DISTRICT ADVISORY COMMITTEE MEMORANDUM

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**TO:** PLD ADVISORY COMMITTEE MEMBERS  
**FROM:** DR. REBECCA M. WYKE, CEO  
**SUBJECT:** CEO UPDATE  
**DATE:** JANUARY 22, 2025

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#### **Director of Actuarial and Legislative Affairs**

We are pleased to announce that William "Bill" Brown has been hired as Director of Actuarial and Legislative Affairs. Bill has served in various staff roles for the Maine House of Representatives since 1999, most recently serving as Chief of Staff to Speaker Rachel Talbot Ross from 2022-2024. Bill holds a Bachelor of Arts in Political and Social Sciences from the University of Maine at Farmington.

Bill will replace Kathy Morin when she retires later this year after more than three decades of service to MainePERS. Bill will work closely with Kathy over the next several months pending her transition.

#### **WEP and GPO Update**

Late last month Congress passed the Social Security Fairness Act of 2023 which would repeal the *Social Security Windfall Elimination Provision (WEP)* and *Government Pension Offset (GPO)* if signed into law by President Biden. This change would help many of our retired members whose Social Security benefits are being offset due to their MainePERS benefit. The change would not affect the MainePERS benefit received by retirees.

#### **Pension Administration System**

Sagitec has been awarded the contract for a new PAS system after an extensive review process. Sagitec was founded in 2004 and has partnered with 30 pension clients to implement their PAS system, Neospin™. Sagitec's selection was based upon it being the highest-rated overall solution. It was the top-rated qualitative solution and the second lowest cost proposal. The qualitative rating categories were functional fit, implementation, technical and cybersecurity requirements, maintenance and support, and organization and experience.

In particular, Sagitec scored well for its intuitive end-user design; member and employer communication and service tools; and project implementation methodology. Additionally, Sagitec offered the best approach for updating MainePERS business processes, including time saving and straight-through processing of common transactions for member and employer services staff; the opportunity for improved disability retirement case management; and PAS administrative independence for MainePERS. The selection of Sagitec best met the organizational goals of improving efficiencies for staff and providing better services to our active and retired members, beneficiaries, and employers. We are currently in contract negotiations and anticipate the project will begin in the first quarter of 2025.



### **Employer Satisfaction Survey**

MainePERS conducted a survey of our employers from October 1 – 15, 2024. Registered users for all of our MainePERS-covered employers were included in the survey, which was sent to 1,350 separate email addresses. The survey was received by 1,177 individual email accounts, for which 172 individuals responded. Seeking input and measuring the satisfaction of our employers is a strategic objective under the Strategic Plan *Goal V: Development of Stakeholder Relations*.

Seventy-eight percent (77.9%) of respondents indicated they were “satisfied” or “very satisfied” with MainePERS, while 16.86% were “neutral” or had “no opinion” and 5.23% indicated they were “dissatisfied” or “very dissatisfied”. Nearly eighty-eight percent (87.8%) said they “agree” or “strongly agree” that MainePERS acts with integrity, while 12.21% were “neutral” or had “no opinion” and no respondents indicated they disagreed. Over eighty percent (80.81%) said they “agree” or “strongly agree” that MainePERS responds to questions in a timely manner, while 13.37% were “neutral” or had “no opinion” and 5.82% said they “disagree” or “strongly disagree”. Eighty-two percent (81.98%) said they “agree” or “strongly agree” that MainePERS staff are knowledgeable, while 14.53% were “neutral” or had “no opinion” and 3.49% said they “disagree”.

Other questions in the survey sought information about which plan the respondent participated in, their role in the organization, and their level of training. Additionally the survey sought information on what respondents desired for training and the sufficiency of MainePERS communications and information.

An open ended question indicated some general concerns with the employer portal, responsiveness, and perceived inconsistency of information. Respondents also used the open ended question to offer many compliments about our staff. Included in the materials for the November meeting are the results for some of the key questions in the survey.

### **Recognition Award for Funding**

For the seventeenth consecutive year, MainePERS received the Public Pension Coordinating Council (PPCC) Recognition Award for Funding, in recognition of adherence to best practices in maintaining plan funding. The PPCC is a confederation of the National Association of State Retirement Administrators (NASRA), the National Conference on Public Employee Retirement Systems (NCPERS), and the National Council on Teacher Retirement (NCTR).

### **Preliminary to Final Benefit Process Improvements**

As noted in the Year II update on the 5-Year Strategic Plan you received in November, the most significant remaining backlog is in moving retired members from a preliminary to a final benefit. The roots of this backlog are complex and the solution lies in streamlined processes, additional staffing, and enhanced technology. For the current fiscal year, the Board of Trustees approved additional staff positions to help keep pace with our expanding membership rolls, while plans to develop a new pension administration system are well underway. Over the past year staff conducted a process review and in August began implementing several process changes to better manage this work. Today Assistant Director of Retirement Services Shelley O’Brian and PLD Business Leader David Jones will present these process improvements as a mission moment.



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# Employer Satisfaction Survey - 2024

November 14, 2024

Dr. Rebecca Wyke, CEO

# Employer Satisfaction Survey

- ▶ Survey conducted October 1 - 15, 2024
- ▶ All registered users for MainePERS 500+ employers received a survey
- ▶ Surveys were sent to 1,350 separate email accounts and 1,177 were marked received
- ▶ 172 individuals responded

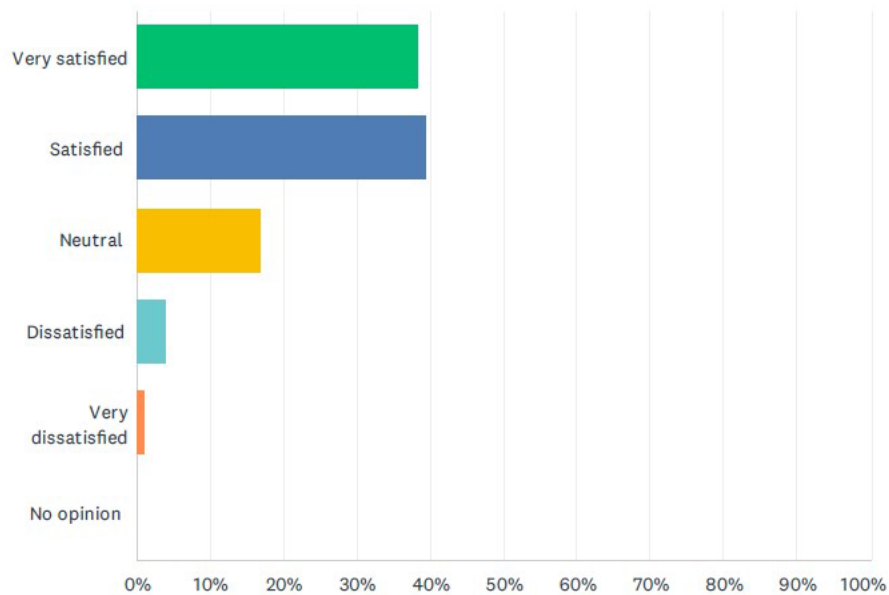


# MainePERS

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Q4 Please rate your overall satisfaction with MainePERS

Answered: 172 Skipped: 0



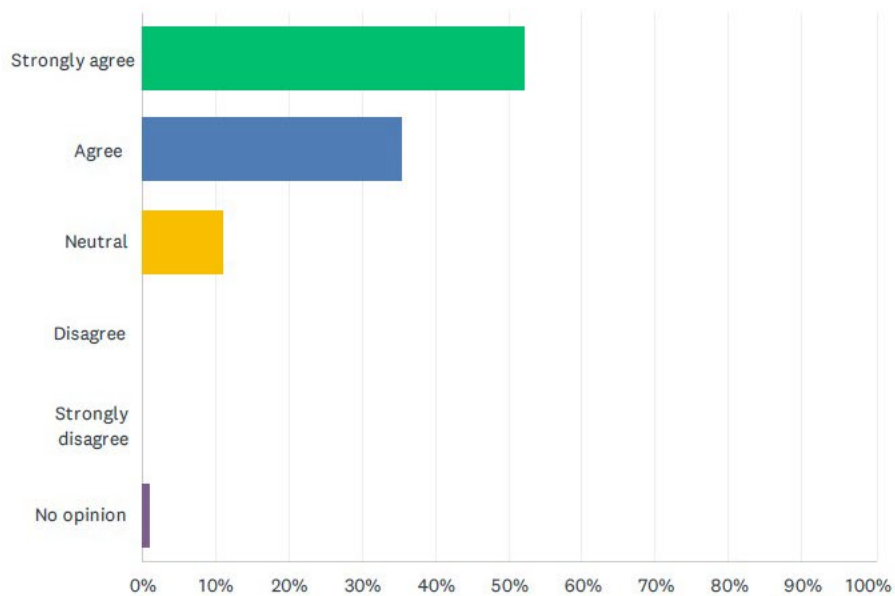


# MainePERS

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## Q5 MainePERS acts with integrity

Answered: 172 Skipped: 0



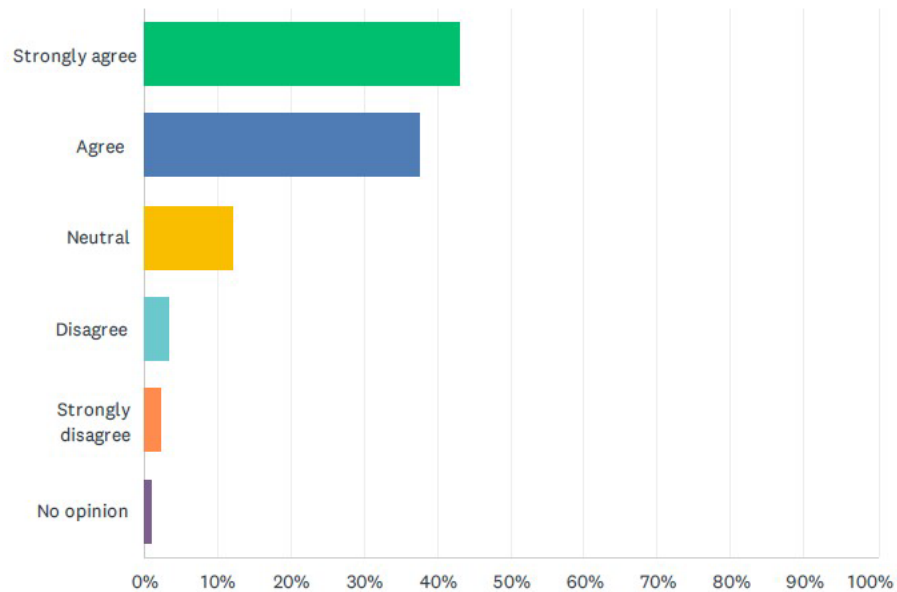


# MainePERS

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## Q8 MainePERS responds to my questions in a timely manner

Answered: 172 Skipped: 0



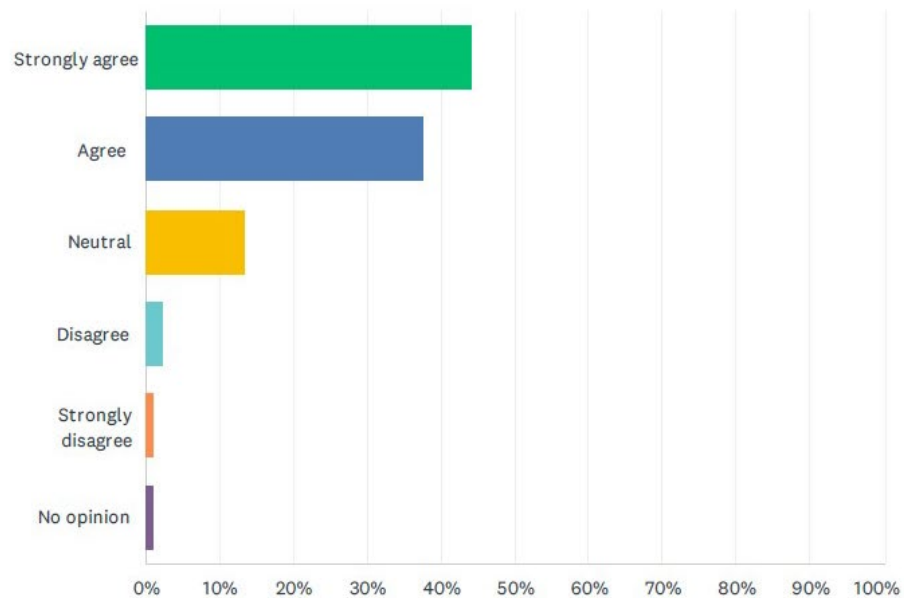


# MainePERS

PUBLIC EMPLOYEES RETIREMENT SYSTEM

## Q9 MainePERS Staff are knowledgeable

Answered: 172 Skipped: 0



# Free Form Comments

- ▶ General concerns with the employer portal, responsiveness, and perceived inconsistency of information.
- ▶ Respondents also used the open ended question to offer many compliments about our staff.



# Preliminary to Final Benefit Initiative



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# Strategic Planning

## Strategic Goals and Objectives

### IV. Cultivation of a member-centric organization

B. Improve processes to promote timely and accurate service by ensuring the integrity of the data, streamlining and automating workflow processes, and reducing processing times

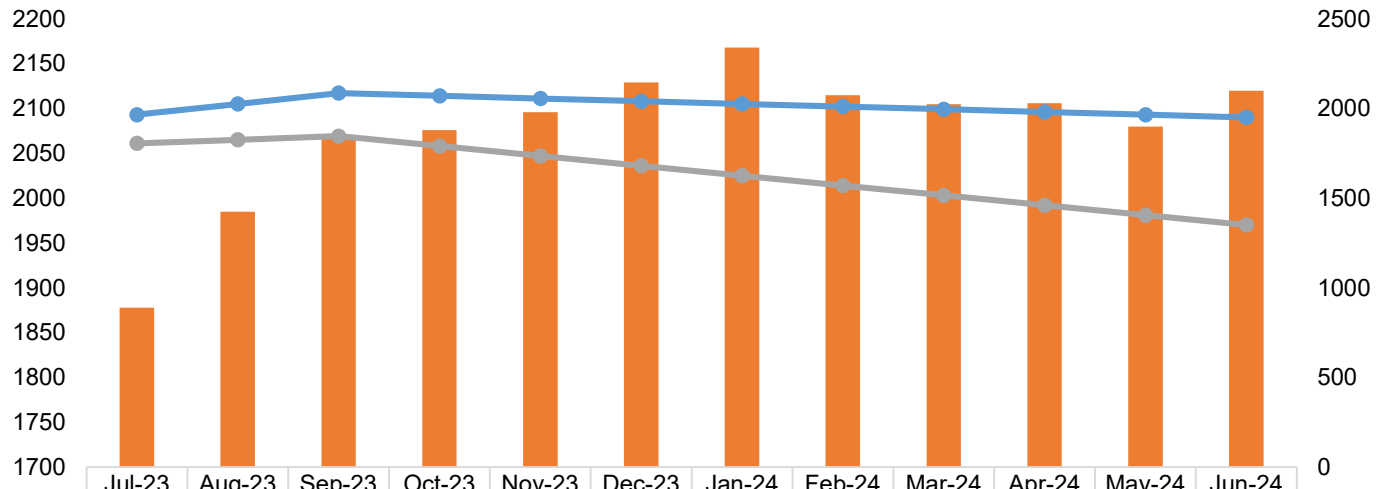
### VI. Foster an engaged workforce that advances the organization's mission

C. Support and empower staff in the performance of their work.

# A stubborn backlog

- Even as Member Services has found success eliminating most backlogs that occurred as the organization emerged from the pandemic and the associated staffing challenges, the process of moving an individual from their preliminary benefit to their finalized benefit has been stubborn.
- Efforts to date essentially allowed the pending volume to remain flat from month to month in recent years.

Impact of Focus Friday's on Total # of Retirees on Preliminary Benefit (Days on PB)



Actual Month End Total # on PB	1878	1985	2067	2076	2096	2129	2168	2115	2105	2106	2080	2120
Proj. Ttl # PB-No Action-Est: 3/8/23	1966	2026	2086	2071	2056	2041	2026	2011	1996	1981	1966	1951
Proj. Ttl # PB -2 Foc.Fri./Mon.- Est: 3/8/23	1806	1826	1846	1791	1736	1681	1626	1571	1516	1461	1406	1351

# Developing the approach

**Member Service's Strategic Planning Retreat in February 2024 resulted in development of a 3-tiered approach to backlog:**

- 1. Streamline approach to AFC capping**
- 2. Categorize individual accounts at the stage of Preliminary to Final Benefit (PB2F)**
- 3. Unit leadership targets 30 oldest per month**

# Streamline approach to AFC Cap

## **Former Process:**

Apply exhaustive capping calculations using a manual tool outside of the V3 system for every state and teacher benefit being finalized

## **New Process:**

Retirement Services is now able to identify situations earlier in the finalizing process where it is clear further effort will not have any impact on the ultimate outcome and the manual capping effort can be concluded. Legal Counsel has confirmed this approach is permissible.

These circumstances, for example, include:

- The amount being capped is low enough to immediately be identifiable as less than the collectively bargained wage increase/promotion, which is exempt under the law
- The amount being capped occurs following a promotion, which is also exempt under the law

# Categorize PB to Finals

## **Former Process:**

Finalize retirements strictly in PB date order received from oldest to newest

## **New Process:**

Sort PB to finals into 3 categories by complexity so they can be assigned to staff of varying skills and experience more efficiently and productively and then finalized still generally in date order within the respective categories

Category 1: the “easy” bucket

- One plan/one employer; Regular plan; On PB for less than 6 months (i.e., no actuarial interest)

Category 2: intermediate complexity

- Multiple or special plans; On PB for more than 6 months; Disability retirements; Judicial/Legislative plan

Category 3: high complexity/manual worksheets

- QDROs; Multiple special plans; Multiple AFC

# Follow up on 30 oldest each month

## **Former Process:**

Finalize retirements in PB date order from oldest to newest. Files waiting for employer documentation are marked as “pending info” and set aside until we receive requested information

## **New Process:**

Business Leaders now review a report of aging PB-to-finals each month and follow up on the 10 oldest files in each discipline to resolve any requests from employers. This may include a 30-day notice to member/employer that if we do not receive information we will proceed with the information on file.

# Benefits to the new approach

- Categorization of PB-to-finals identifies retirements that can be finalized by newly trained Pension Associate I staff
- Quicker turnaround time for those in the Category One group
- Quicker resolution for those who have been waiting the longest
- Streamlined, more efficient work process for manual capping
- Maximizes the expertise of the most experienced staff
- Greater overall productivity by the entire team

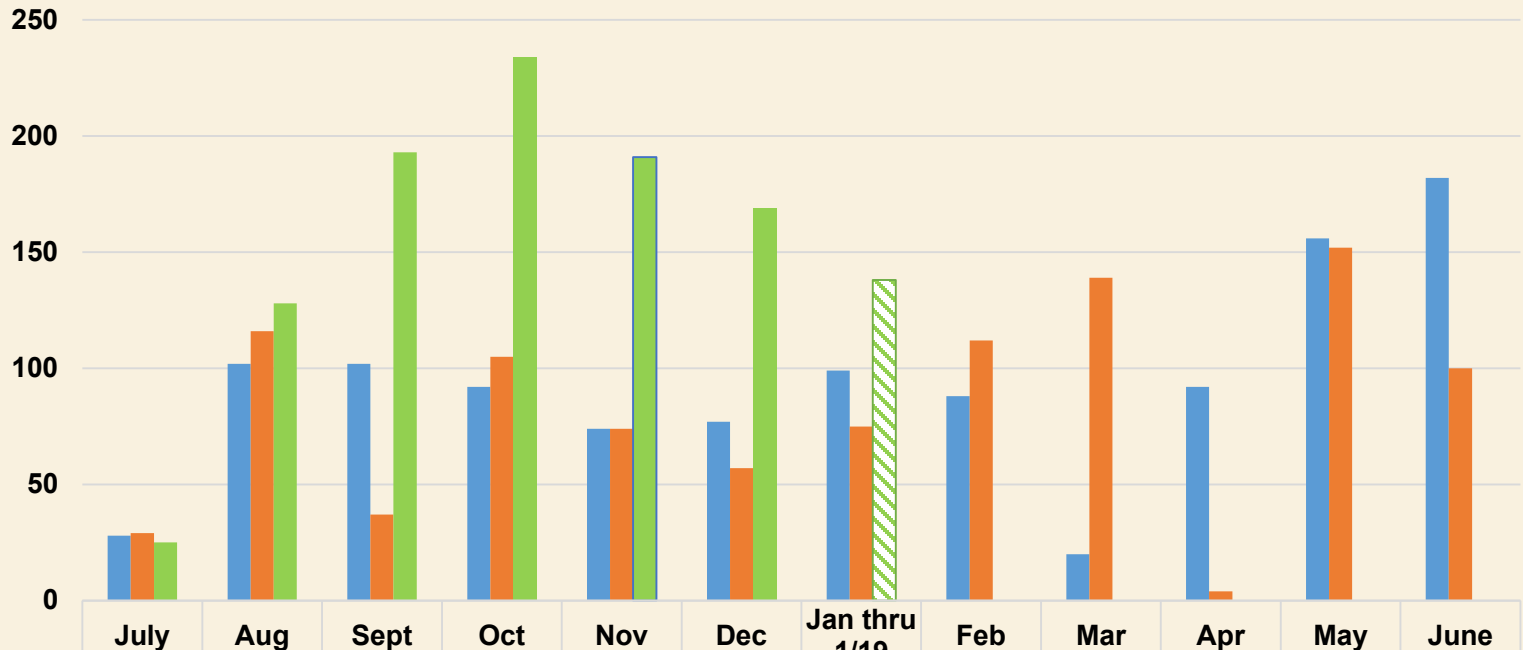


# Benefits to the new approach

The results so far...

Gross productivity has increased by more than 70 percent. MainePERS is now accomplishing more than 150 PB2Fs per month, an increase from fewer than 90 in FY24-25.

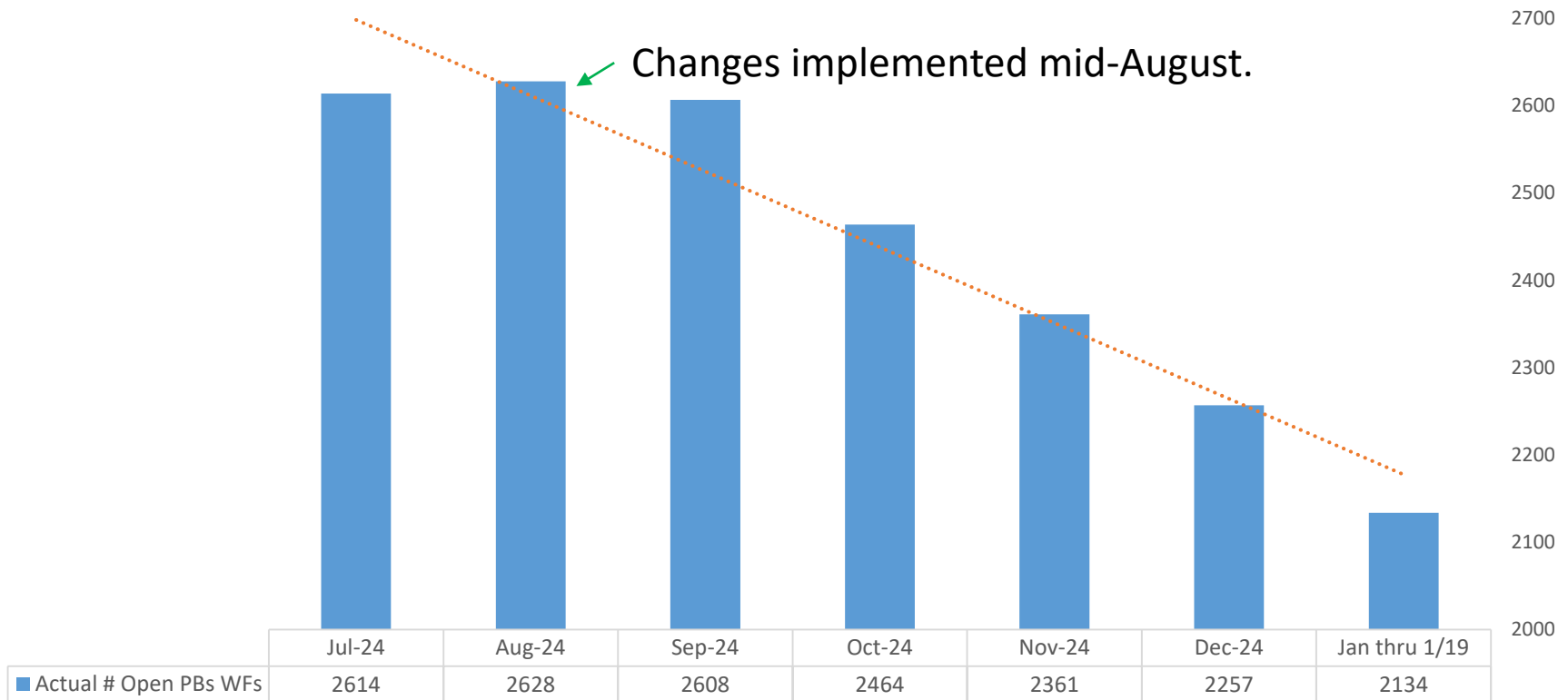
Closed Pension Workflows by Month by Fiscal Year



FY23 - Closed WFs	28	102	102	92	74	77	99	88	20	92	156	182
FY24 - Closed WFs	29	116	37	105	74	57	75	112	139	4	152	100
FY25 - Closed WFs	25	128	193	234	191	169	138					

# Benefits to the new approach

- The total backlog is now being reduced.
- The pending volume has been decreased by more than 18% since the start of FY25, a decrease of 480 finalizations.



# What is making it possible?

- New Pension Associate staff reaching various training milestones for the first time since 2022 that allowed them to take on new work.
- A new structure and new positions in the unit supported by the Trustees approval of the FY25 budget, making it possible for leaders to lead and better support the team.
- The strategic plan's focus on the empowerment of staff to think about new ways of doing business to tackle the challenges at hand in current circumstances.
- Collaboration within the work unit and across multiple work units. Another element of the Strategic Plan.
- Support from MainePERS leadership to attempt something new.
- The hard work of the Retirement Services team, from the most recently hired staff member to the most experienced.

**Thank you.  
Questions?**



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# PLD Plan Activity Memo

Date: January 28, 2025  
 To: PLD Advisory Committee Members  
 From: Deanna Doyle, PLD Plan Administrator

New or Rejoining PLD Employers (5)				
Employer	Plan	Effective	# of Members or Potential Members	Comments
Mi'kmaq Nation (P0405)	AC, 1C	1/1/2025	88	New PLD joining effective <b>3/1/2025</b> under regular plan AC for full-time administrative personnel, its tribal chief and tribal council members and under special plan 1C for any future full-time EMS employees, law enforcement officers and firefighters, adopted open enrollment provision and is allowing employees to purchase prior service. District does not have a Section 218 Agreement with Social Security so eligible employees hired after 3/1/2025 will be required to participate in MainePERS with the exception of the Tribal Chief and Tribal Council Member who have optional membership by Rule. District also voted to adopt a 457b and/or 401a plan through MaineStart to replace existing 401K.
Orono Veazie Water District (P0407)	AC	1/1/2025	5	New PLD joined <b>1/1/2025</b> under regular plan AC for employees who regularly work more than 20 hours per week who are not seasonal or temporary, adopted open enrollment provision and is allowing employees to purchase prior service. District has a Section 218 Agreement with Social Security.
Parsonsfield, Town of (P0408)	BC	2/1/2025	4	New PLD joining effective <b>2/1/2025</b> under regular plan BC for its town clerk, deputy town clerk, selectboard assistant and CEO. Town has a Section 218 Agreement with Social Security.
Presque Isle Industrial Council (P0406)	AC	1/1/2025	3	New PLD joined <b>1/1/2025</b> under regular plan AC for permanent employees, adopted open enrollment provision and is allowing employees to purchase prior service. District does not have a Section 218 Agreement with Social Security but is actively pursuing one that will have a 1/1/2025 effective date. District also voted to participate in the Group Life Insurance program and to adopt 457b with MaineStart
RSU #28 - MSAD #28 Camden-Rockport (P0078)	AC	1/1/2025	1	Rejoin under Consolidated Plan effective <b>1/1/2025</b> for Directors not covered by the Teacher Retirement Plan and is allowing employees to purchase prior service in non-teacher plan covered positions at the employees expense. District also voted to participate in the Group Life Insurance program and authorized the Superintendent to enter into an agreement to adopt a 457b or 401a plan through MaineStart
Withdrawals/Partial Withdrawals (0)				
Employer	Plan	Effective	# of Members or Potential Members	Comments
None				

### Employer Plan Changes (9)

Employer	New Plan	Old Plan	# of Members	Comments
Bangor, City of (P0020)	3C	2C	72 PO 5 D	Adopted 3C for police officers and dispatchers future service only effective <b>1/1/2025</b>
Bar Harbor, Town of (P0015)	3C	4C,AC	16 PO 3 D	Adopt 3C for police officers and dispatchers employed and participating on 1/1/2025 for all service and for police officers and dispatchers hired after 1/1/2025 effective <b>1/1/2025</b> . Established an IUUAL in the amount of \$812,069 to be amortized over 14.5 years with the Town making monthly payments of \$7,119 beginning in January 2025.
Camden, Town of (P0008)	3C	2C	4	Adopt 3C for firefighters and police officers for future service only effective <b>12/1/2024</b>
Kennebunk, Kennebunkport & Wells Water District (P0255)	N/A	N/A	?	Adopted Limited Period Open Enrollment provision to begin 2025 effective <b>12/1/2024</b>
Lincoln County (P0095) and Lincoln County Sheriffs (P0302)	3C & 2C	3C & 2C	N/A	Took action to merge PLDs into one under P0095 effective <b>1/1/2025</b>
Livermore Falls, Town of (P0109)	3C	2C	4	Adopted 3C for police officers for future service only effective <b>1/1/2025</b>
Rockport, Town of (P0161)	3C	2C, AC	4 PO 3 FF 1 EMS	Adopted 3C for police officers, firefighters and EMS employees for future service only effective <b>12/1/2024</b>
Wells, Town of (P0107)	AC	AN	44	Adopted 3C for public works, general gov't and non-union employees hired on/after July 30, 1995 for future service only effective <b>2/1/2025</b>
Wiscasset, Town of (P0417)	3C	2C	4	Adopt 3C future service only for police officers effective <b>12/1/2024</b>

### Pending Plan Change Inquiries (38)

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
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
Brunswick Fire & Police (P0292)	3C	1C	33	Adopt 3C for current police officers who opt to move to this plan from 1C for all service or for future service only and for police officers hired after effective date
Calais, City of (P0036)	2C	AC	12	Adopt 2C for public safety employees 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
Franklin County (P0102)	Drop Open Enrollment	N/A	?	Drop limited period open enrollment provision starting in 2025
Fryeburg, Town of (P0149)	3N	1N	1 FF 5 PO	Adopt 3N from 1N for firefighters and police officers who elect to move to 3N for future service only and for new hires
Gray, Town of (P0399)	AC	N/A	?	Add coverage for additional classifications of employees under AC
Jay, Town of (P0045)	3C, 1C	2C	8	Adopted 3C or 1C for police officers for all service of current officers and new hires or for future service only effective 7/1/2025
Kittery, Town of (P0014)	3C	AC	8	Adopt special plan 3C for firefighters for all service or just for service back to 7/1/2024

**Pending Plan Change Inquiries (Continued)**

<b>Employer Plan</b>	<b>New Plan</b>	<b>Old Plan</b>	<b># of Members</b>	<b>Comments</b>
Kittery, Town of (P0014)	3C	AC	6	Adopt special plan 3C for dispatchers for all service or just for service back to 7/1/2024
Lisbon, Town of (P0103)	3C	AC	1	Adopt 3C for all service prior to 7/1/2022 for non-union firefighters
Mt. Desert, Town of (P0016)	3C	2C & AC	19+	Adopt 3C for all service for current police (including harbor masters), firefighters and dispatchers
Mt. Desert, Town of (P0016)	Adopt Open Enrollment	N/A	?	Adopt open enrollment in time for 2025
Newport, Town of (P0314)	Adopt Open Enrollment	N/A	?	Adopt open enrollment in time for 2025
Northern Oxford Regional Ambulance Service dba Med-Care Ambulance	Adopt Group Life Insurance	N/A	17	Adopt group life insurance program for employees
Orono, Town of (P0061)	Adopt Open Enrollment	N/A	?	Adopt open enrollment in time for 2025
Oxford County (P0057)	1C	2C	20	Adopt 1C for certain law enforcement officers future service only
Paris, Town of (P0127)	3C	2C	6	Adopt 3C for police effective 9/1/2024 for future service only
Penobscot County (P0011)	3C	2C,AC	45,26	Adopt 3C for law enforcement officers and/or dispatchers future service only
Phippsburg, Town of (P0202)	Adopt Open Enrollment	N/A	?	Adopt Limited Period Open Enrollment provision to begin 2024
Piscataquis County (P0121)	3C	4C	7	Adopt 3C future service only for law enforcement officers
Regional School Unit No. 20	AC	N/A	1	Add coverage for Director of Buildings, Grounds & Transportation under AC effective 7/1/2024
Regional School Unit No. 23	Clarify Membership Exclusions	AC	N/A	Need to take an action to clarify the RSUs intent since the beginning regarding membership exclusions.
RSU #29 - MSAD #29 (P0168)	AC	AC	5	Add coverage for non-Teacher plan management team administrators under AC
RSU #39 (P0332)	AC	AC	2	Add coverage for full-time central office staff under AC
RSU #49 - MSAD #49 (P0189)	AN	N/A	5	Add coverage for additional classifications of school support employees and/or adopt open enrollment
Sanford Sewerage District (P0089)	AC	AN	13	Adopt COLA for future service only or for all service
Searsport, Town of (P0117)	3C	3N	4	Adopt 3C for police officers future service only
Southwest Harbor, Town of (P0368)	2C or AC	N/A	1	Add coverage for Town Manager under 2C or AC
Union, Town of (P0342)	Adopt Group Life Insurance	N/A	?	Adopt group life insurance program for employees
Waldoboro, Town of (P0195)	2C	AC	?	Adopt 2C for public works employees future service only
Waterville, City of (P0066)	3N, 2C or AC	N/A	?	Add coverage for public safety dispatchers under 3N, 2C or AC
Winthrop, Town of (P0179)	1C or 3C	2C	8	Adopt 1C or 3C for police officers future service only
Yarmouth, Town of (P0116)	Adopt Limited Period Open Enrollment	N/A	?	Adopt open enrollment in time for 2025
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

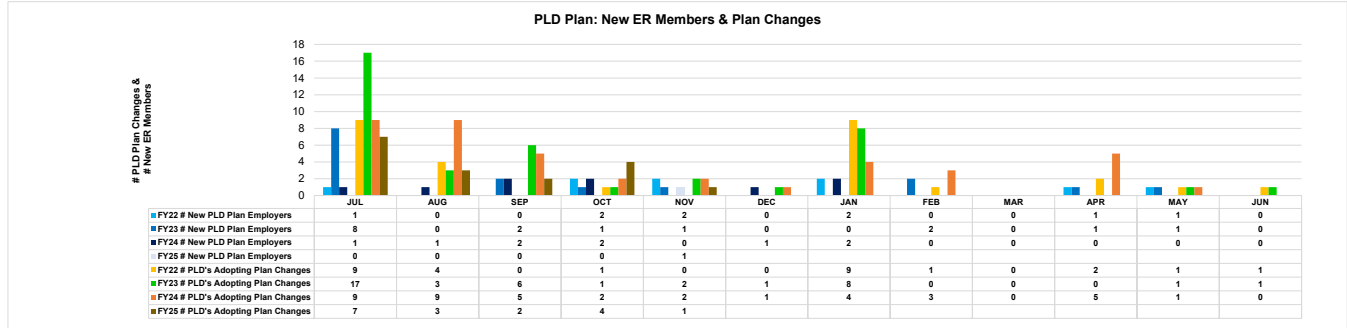
Pending New or Rejoining PLD Employer Inquiries (35)				
Employer	In Addition to SS?	Effective	# of Potential Members	Comments
Andover, Town of	Yes	2025	?	New PLD
Arundel, Town of	Yes	2025	?	New PLD - Join for fire/EMS
Belmont, Town of	No	2025	?	New PLD
Boothbay, Town of	Yes	2025	27	New PLD
Boothbay Region Refuse Disposal District	No	2025	15	New PLD- Confirmed qualifies as Local District
Canaan, Town of	Yes	2025	3 FT, 17 PT	New PLD
Cape Elizabeth, Town of (P0085)	Yes	2025	?	Rejoin under Consolidated Plan for firefighters and general gov't employees and then later for public works employees when negotiations begin
Casco, Town of	Yes	2025	?	New PLD
Castine, Town of	Yes	2025	1	New PLD - Join for Town Manager
Central Maine Highlands Fire & EMS District 1	No	2025	?	New PLD
Clifton, Town of	No	2025	2	New PLD
Eagle Lake, Town of	Yes	2025	3	New PLD - join for full-time employees
Fiddlehead School	No	2025	?	New PLD
Five Towns CSD	No	2025	?	New School Support PLD
Gouldsboro, Town of	Yes	2025	?	New PLD- Join for police & harbor masters
Lake Stewards of Maine	?	2025	?	New PLD if qualify as Local District
Maine Indian Tribal-State Commission	?	2025	2	New PLD if qualify as Local District
Mid-Coast Solid Waste Corp.	No	2025	?	New PLD
Minot, Town of	Yes	2025	?	New PLD
MSAD #4 - Guilford	Yes	2025	?	New School Support PLD
Newburgh, Town of	Yes	2025	?	New PLD
Passamaquoddy Indian Township Reservation	Yes	2025	?	New PLD
Passamaquoddy Pleasant Point Reservation	Yes	2025	?	New PLD
Penobscot Nation Warden Service	?	2025	?	New PLD - Need to determine if under Indian Tribal Government
Portland Water District	Yes	2025	180	New PLD
Regional School Unit No. 22	Yes	2025	?	New School Support PLD
RSU #50 - Southern Aroostook	Yes	2025	?	New School Support PLD
RSU #56	?	2025	?	New School Support PLD
RSU #70 dba MSAD #70	Yes	2025	?	New School Support PLD
School Union #69 Appleton	?	2025	?	New School Support PLD if qualifies as Local District - Researching
Topsham Public Library	?	2025	?	New PLD if qualify as Local District
Unity, Town of	Yes	2025	?	New PLD
West Paris, Town of (P0436)	Yes	2025	?	New PLD - Currently GLI Only Employer
Winter Harbor, Town of	Yes	2025	5	New PLD
Winterport, Town of	?	2025	?	New PLD



**Active Withdrawal /Partial Withdrawal Inquiries (3)**

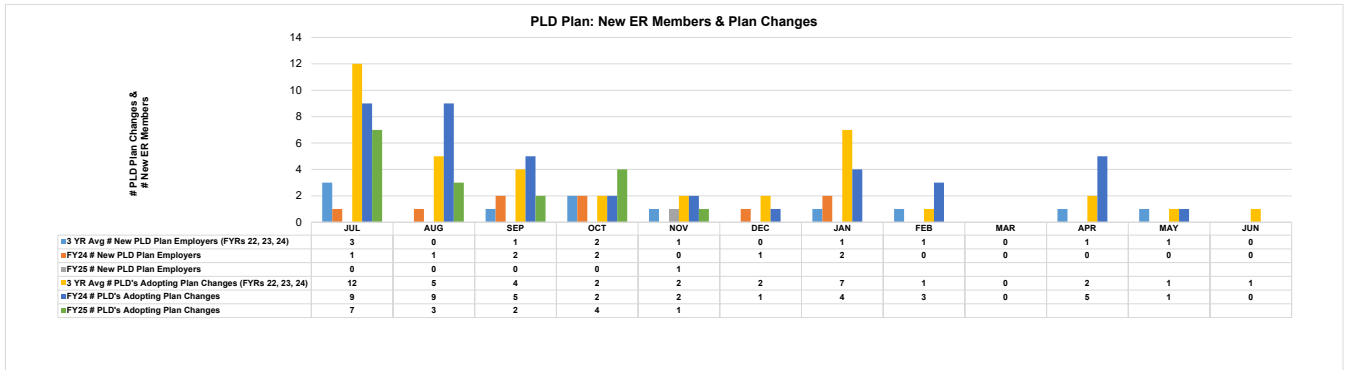
<b>Employer</b>	<b>In Addition to SS?</b>	<b>Effective</b>	<b># of Potential Members</b>	<b>Comments</b>
Midcoast Council of Governments (P0343)	No	TBD	?	Wants to make full withdrawal, have not be administering plan appropriately for several years so need to resolve membership issues first
Milford, Town of & Milford School Dept (P0186, P0186A)	Yes	?	?	Considering excluding school support staff going forward - currently 0 school support staff participating - Town and School decided not to pursue withdrawing in 2024 but may do so in 2025
RSU #54 - MSAD #54 (P0115)	Yes	?	?	School board voted in 9/2024 not to withdraw and to table discussions but has started to take another look at this starting in 1/2025

**PLD Plan**



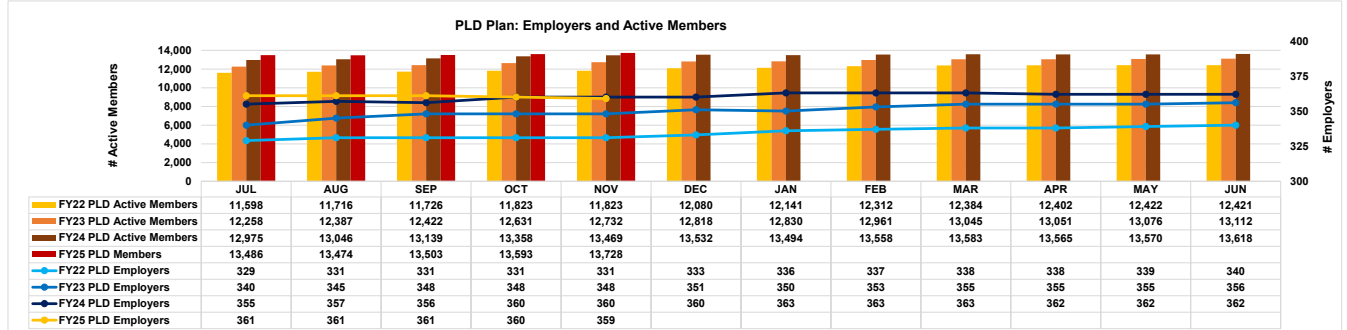
**PLD Plan:** Number of new employers joining the PLD Retirement Program and number of employers making plan changes.

Note: This metric has transitioned to reflect PLD employer changes (joining, returning, adopting plan changes) in the month of their implementation. Prior reporting included PLD changes occurring in future months. This new format is consistent with MainePERS activity reporting to our actuary.

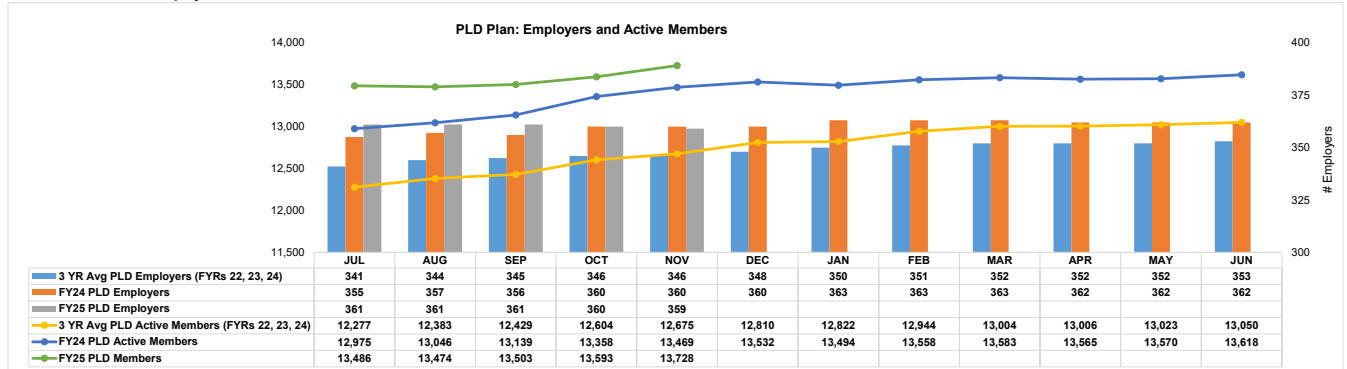


**PLD Plan:** 3 year average includes FY22, FY23 and FY24 for the number of new employers joining the PLD Retirement Program and number of employers making plan changes against fiscal years 2024 and 2025.

**PLD Plan - Cumulative Employer and Member Numbers**

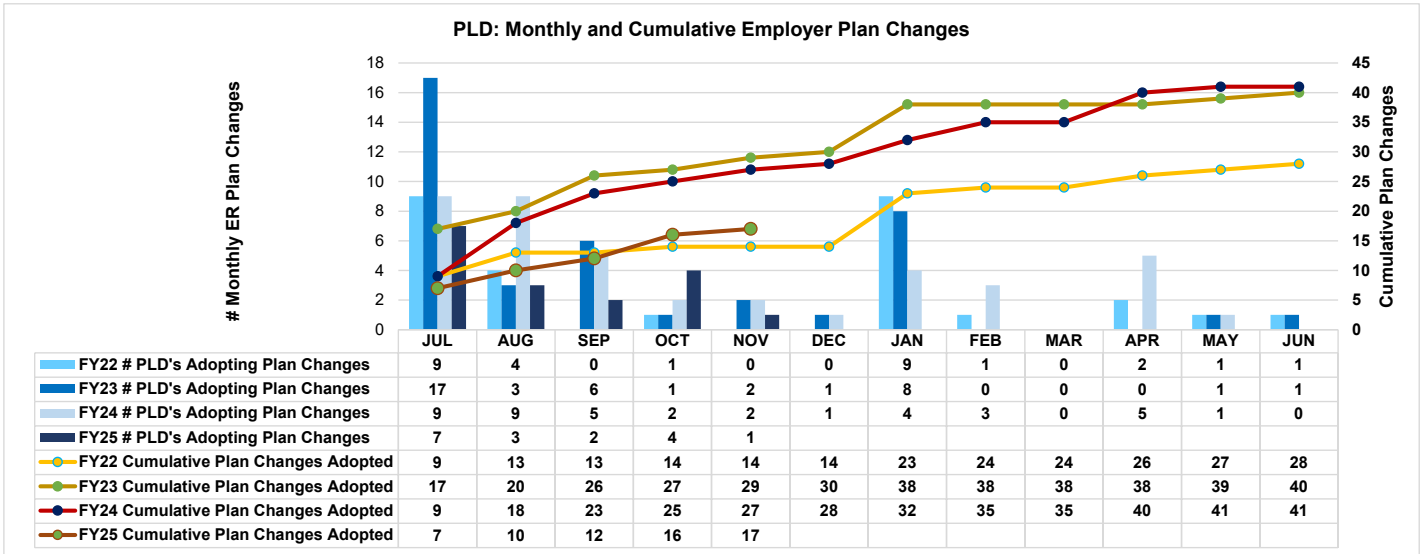


**PLD Plan - Cumulative Employer and Member Numbers**

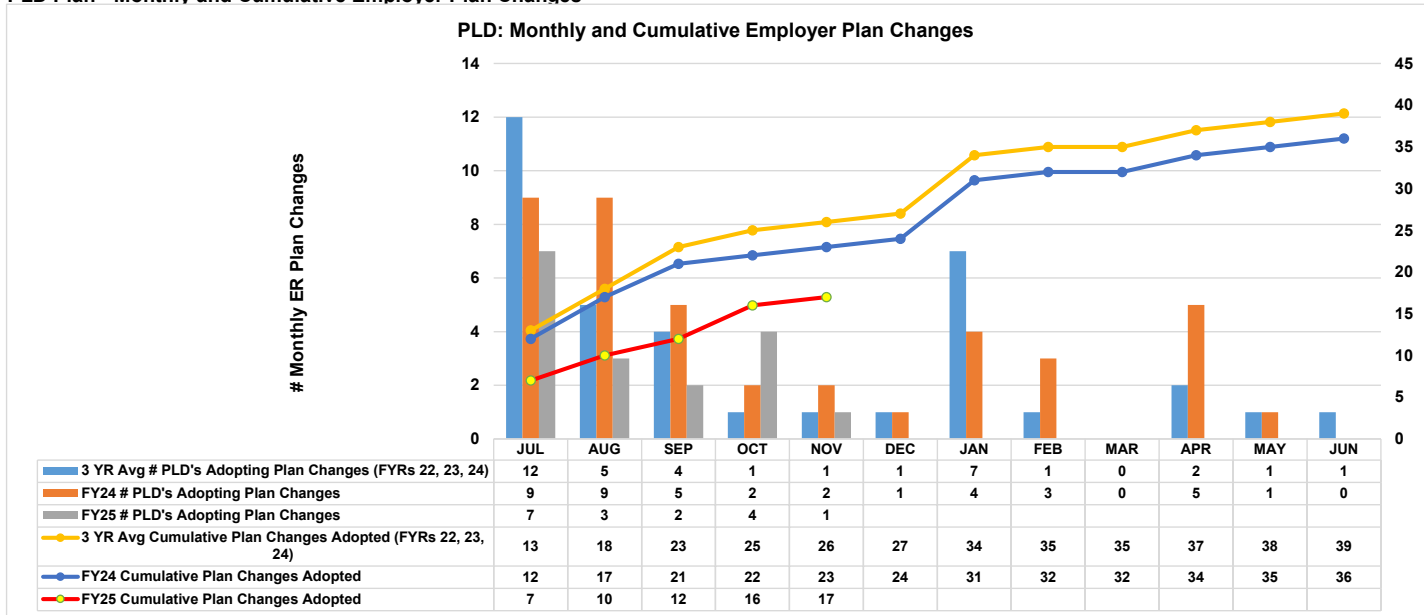


**PLD Plan Employers and Active Members:** 3 year average includes FY22, FY23 and FY24 for the number of employers in the PLD Retirement Program and number of active members against fiscal years 2024 and 2025.

PLD Plan - Monthly and Cumulative Employer Plan Changes



PLD Plan - Monthly and Cumulative Employer Plan Changes



**Monthly and Cumulative Employer Plan Changes:** 3 year average includes FY22, FY23 and FY24 for the number of employers in the PLD Retirement Program and number of active members against fiscal years 2024 and 2025.

**Date:** January 28, 2025

**To:** PLD Advisory Committee Members

**From:** Deanna Doyle, PLD Plan Administrator

**Re:** Open Enrollment Activity

Effective October 18, 2021, PLD employers can adopt the limited period open enrollment provision for their employees with optional MainePERS membership. If adopted, the provision gives employees who have optional membership and initially declined to participate, additional opportunity to join within their first five years of employment during an annual open enrollment period that runs from September 1<sup>st</sup> through November 1<sup>st</sup>. The following table shows the Employer and Member activity associated with this provision over the last 4 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	126
2022	11	232
2023	9	52
2024	4	70
<b>TOTALS</b>	<b>94</b>	<b>480</b>

As of December 31, 2024, 28.4% of the 331\* active PLD employers have adopted this provision for their employees, and 367 PLD employees who opted to join during open enrollment remain actively contributing to the Plan. Increases in number of PLD employees opting to enroll in 2021, 2022 and 2023 from the totals reported last year are due to the resolution of membership issues where employers had not properly administered the provision.

*\*The number of active PLD employers reported as of December 21, 2023 of 360 was derived from a valuation report which was of PLDs reporting active members. This figure included withdrawn PLDs with active members and did not include active PLDs without any active members. The number of active PLD employers reported as of December 31, 2024 here is the actual number of PLD employers with an active status.*