

February 29, 2024

Senator Michael Tipping, Senate Chair  
Representative Amy Roeder, House Chair  
Members, Joint Standing Committee on Labor and Housing  
100 State House Station  
Augusta, ME 04333-0100

Senator Tipping, Representative Roeder and Members of the Joint Standing Committee on Labor and Housing:

MainePERS is writing to provide you with an update on our Member Portal as you requested in your letter of July 24, 2023, along with additional information about efforts we have undertaken to increase the ability of members to access their account information and learn more about their MainePERS pension benefits.

### **MainePERS Member Portal**

Last spring, MainePERS advised it was in the process of implementing a Member Portal that would provide active members and retirees online access to their account information. MainePERS is pleased to share that the MainePERS Member Portal launched on October 2, 2023. Screenshots of the Member Portal are enclosed in Appendix 1.

Invitations to register for the portal were mailed to groups of active and retired members in a phased process beginning in October. This phased rollout was completed last week with 60,025 invitations having been mailed to active and retired members in the State, Teacher, Legislative, Judicial, and Participating Local District (PLD) plans with a valid telephone and/or email address on file. This gradual invitation process ensured adequate support was available for those registering and accessing the portal for the first time. As part of this support, detailed login instructions were mailed with the invitation and a dedicated telephone queue was established to field calls specific to the Member Portal.

Since February 1, 2024, MainePERS members and retirees have been able to register for and access the new online Member Portal directly from the MainePERS website. For anyone not yet registered, Member Portal registration instructions are available at [www.mainebers.org/memberportal](http://www.mainebers.org/memberportal), and additional assistance is available at 207-512-3100.

Following the phased rollout campaign and the additional access efforts described above, more than 13,000 individuals have registered their portal accounts.

The initial response of those accessing the portal has been overwhelmingly positive. In surveys conducted with those who have registered for the portal, the respondents indicate that it was easy to register (71.6%) and easy to use (77.9%). See Appendix 2 for additional survey results.

Participation in the portal is optional; MainePERS continues to be available to members via telephone, email, and in person meetings. However, registering provides members with secure

and convenient access to their MainePERS account information. A complete list of Member Portal features is provided in Appendix 3.

As part of that security, access to the Member Portal requires multifactor authentication (MFA). The authentication process requires that the member have access to a telephone and/or email address that is on file with MainePERS at the time of registration. A unique verification code is sent to the member and must be entered for a successful authentication and secure log in to the portal.

In anticipation of this requirement, and to facilitate their opportunity to access the portal, MainePERS also conducted an advance mailing to those active and retired members who did not have a telephone number or email address or both on file. Beginning in August and ending in November 2023, over 47,000 members were contacted and over 17,000 responded by returning a form with their updated contact information. In addition to enabling access to the Member Portal, having accurate information helps maintain the security of member accounts, assists in the verification process when members contact MainePERS, and allows members to receive critical updates in a timely manner.

Launching the Member Portal was a specific objective identified in MainePERS strategic plan. In recent satisfaction surveys, 88% of active members and 68% of retired members said that they were likely to use the Member Portal.

MainePERS has already begun to review opportunities for expanding the Member Portal functionality through a Phase 2 Initiative. This will be guided by feedback from users and the capacity of the current pension administration system. As MainePERS transitions to a new pension administration system in the next 3 to 5 years, expanding the capabilities of the Member Portal will be a significant component.

### **Member Statements**

Member Statements are provided annually by mail in the month of a member's birthdate. MainePERS sends approximately 5,400 such statements monthly. Members may request statements off-cycle, if needed, and approximately 100 do so each month.

Annual member statements also can now be accessed on demand via the Member Portal. Members can now view and print copies directly from the member portal 24x7 on demand. Member statements include the name of the plan, normal retirement age under the plan, contributions and interest, service credit, pre-retirement beneficiaries, Group Life Insurance (GLI) beneficiaries (when applicable), vesting status, and the formula used to calculate benefits.

### **Member Education Sessions and Benefit Estimator**

In addition to these efforts, MainePERS in the past year also has expanded its member education series to offer more than half a dozen different educational sessions for members. New introductory education sessions tailored to new and mid-career State, Teacher, and PLD Plan members are now available. The Intro to State Plan, Intro to Teacher Plan, and Intro to PLD Plan sessions are open to anyone wanting to learn more about their pension plan and how it can fit into long-term retirement planning. The topics in these 60 minute presentations include how retirement benefits are calculated, how service credit accrues, and eligibility and vesting. MainePERS also continues to provide the Ready to Retire sessions for State, Teacher, and PLD Plan members who are eligible and intend to retire within the next year and who have

received a retirement estimate within the past year. Topics covered in these sessions include how each benefit payment option works, how benefits are paid, and other common retirement questions. More than 700 members registered for 15 of these educational sessions in Calendar Year 2023. MainePERS also collaborates with other organizations to conduct similar education sessions, serving more than 1,200 individuals in 2023.

On demand videos are available on the MainePERS web site regarding some of the most frequently asked questions in addition to a variety of FAQs, narrative information and web links to other valuable resources. See, for example, <https://www.mainebers.org/forms-resources/financial-planning-retirement-savings/>. And hundreds of members avail themselves of individual or small group consultations annually. For example, the MaineSTART defined contribution plan administered by MainePERS served more than 1,100 attendees at approximately 900 information sessions in 2023.

MainePERS also launched a Benefit Estimator in January 2023 and received more than 15,600 visits through December 2023. While it does not replace the formal calculation of benefits conducted when a member applies to retire, the MainePERS Benefit Estimator allows members in regular (non-special) retirement plans much greater flexibility to project their service retirement benefits in a variety of scenarios to aid long-term retirement planning.

MainePERS welcomes this opportunity to update the Joint Standing Committee on Labor and Housing on its success with the Member Portal and the other initiatives to increase member access to their account information and to learn more about their pension benefits. MainePERS is continually seeking ways to improve the services available to our members. We welcome questions and are happy to address them as the Committee requests and in the format desired.

Respectfully submitted,



Dr. Rebecca M. Wyke  
Chief Executive Officer

Enclosures



- [Home](#)
- [Member Info](#)
- [Beneficiaries](#)
- [GLI Information](#)
- [Disbursement](#)
- [Documents](#)
- [FAQ/How To's](#)

**Welcome to the MainePERS Member Portal!**

By registering, you now have convenient access to your MainePERS account information. To help you navigate the portal Frequently Asked Questions are available under the FAQ/How To's tab.

Should you require assistance with the Member Portal, Member Services Representatives are available Monday through Thursday from 8AM-4PM at (207) 512-3100 or toll-free at 1-800-451-9800.

If you have a question about a specific MainePERS retirement plan, please contact the appropriate division listed under the **Member and Retirement Services Contacts** below.

**MainePERS Forms**

- [Active Member Forms](#)
- [Disability Forms](#)
- [Group Life Insurance Forms](#)
- [Survivor Benefit Forms](#)
- [Retiree Forms](#)

**Links**

- [MainePERS.org \(Website\)](#)
- [MainePERS.org/Benefit Estimator](#)
- [MainePERS.org/Getting Ready to Retire \(videos\)](#)
- [MainePERS.org/Handbooks and Guides \(publications\)](#)
- [MainePERS.org/Benefit Payroll Dates](#)

**Member and Retirement Services Contacts**

**Maine Public Employees Retirement System**  
 P.O. Box 349  
 Augusta, Maine 04332-0349  
 Local: (207) 512-3100  
 Toll-Free : (800) 451-9800  
 Maine Relay: 711

**Participating Local District Unit**

Email: [PLD@MainePERS.org](mailto:PLD@MainePERS.org)

**State Unit**

Email: [State@MainePERS.org](mailto:State@MainePERS.org)

**Teacher Unit**

Email: [Teacher@MainePERS.org](mailto:Teacher@MainePERS.org)

**News**



**Welcome to the  
MainePERS Member Portal!**

### Member Info

Change

#### Demographics

First Name:

SSN:

Middle Name:

Birth Date:

Last Name:

Age:

Suffix:

Gender:

Correspondence:

Home Phone:

Email:

#### How do I update my contact information?

- Click on the "Change" button in the left hand corner
- If the pop-up box appears to be small, you can enlarge the window by holding and dragging the bottom right hand corner
- Click on the pencil icon next to the demographic information you would like to change
  - If updating your address, click "Edit Address"
  - If updating your phone number, click "Details" to edit or "Delete" to remove the data without replacing
  - Note: You must provide at least two methods of contact between your home phone, mobile phone and email address
- Click "Save" in the bottom right corner
- Review your updated information for accuracy

### Beneficiary Allocations

#### Beneficiaries for Pension

Fund:  ▼

<a href="#">Tools</a>	Name	Fund	Beneficiary Relation Code	Identifier	Description	Percent
		Pre-Retirement	Spouse		Primary Beneficiary Type	100
		Pre-Retirement	Child		Contingent Beneficiary Type	33.4
		Pre-Retirement	Child		Contingent Beneficiary Type	33.3
		Pre-Retirement	Child		Contingent Beneficiary Type	33.3

#### Beneficiaries for Group Life Insurance

<a href="#">Tools</a>	Name	Fund	Beneficiary Relation Code	Identifier	Description	Percent
		Basic	Spouse		Primary Beneficiary Type	100
		Basic	Child		Contingent Beneficiary Type	33.33
		Basic	Child		Contingent Beneficiary Type	33.33
		Basic	Child		Contingent Beneficiary Type	33.34

### Additional Information

#### Pre-Retirement Beneficiary Form

To change or update your Pre-Retirement beneficiary elections, please complete and submit a signed copy of the [Designation of Beneficiary Pre-Retirement Death Benefits form](#) (CL-0722) to MainePERS. [Information Regarding Pension Beneficiary Designation for Pre-Retirement Death Benefits](#) (CL-0722A). Forms may be downloaded from the MainePERS web site by clicking on the corresponding form name.

#### Group Life Insurance Beneficiary Form

To change or update your Group Life Insurance beneficiary elections, please complete and submit a signed copy of the [Designation of Beneficiary Group Life Insurance form](#) (GI-0912) to MainePERS. Forms may be downloaded from the MainePERS web site by clicking on the corresponding form name.

**GLI Policies**

<a href="#">Tools</a>	Employer	Coverage	Status	Start Date	Stop Date	GLI Level	Special Notes
		Basic	Issued	12/01/2016		\$74,000.00	
		Dependent B	Issued	12/01/2016			*See Below
		Supplemental 3	Issued	12/01/2016			*See Below

**Schedule of Life Insurance Benefits**

Basic coverage - 100% of your GLI Level  
 Supplemental 1 - 100% of your GLI Level  
 Supplemental 2 - 200% of your GLI Level  
 Supplemental 3 - 300% of your GLI Level

**Dependent A**

Spouse: \$ 5,000  
 Unmarried child age (< 6 months): \$ 1,000  
 6 months, but < 19 years: \$ 5,000  
 19 years, but < 22 years (if full time student):\$ 5,000

**Dependent B**

Spouse: \$10,000  
 Unmarried child age (< 6 months): \$ 2,500  
 6 months, but < 19 years: \$ 5,000  
 19 years, but < 22 years (if full time student):\$ 5,000

**Service Retirees:** Your Retiree GLI Level will be reduced by 15% on the day following the first Anniversary of your retirement. Thereafter, your Retiree Level amount will be reduced by an additional 15% until your benefit is 40% of your original level amount or \$2,500, which ever is greater.

**Disability Retirees:** Your Retiree GLI Level will be reduced by 15% on the day following the first Anniversary of your Normal Retirement Age. Thereafter, your Retiree Level amount will be reduced by an additional 15% until your benefit is 40% of your original level amount or \$2,500, which ever is greater.

**Member Disbursements**

As Of:  ▼

<a href="#">Tools</a>	Disbursement Date	Status	Gross Amount	Total Deduction Amt	Disbursement Amt	Disbursement Type	Check/ Eft No	Payee
<a href="#">Details</a>	09/16/2022	Cleared	\$124.82	\$14.54	\$110.28	Check	1470477	



**Member Documents**

	<input type="checkbox"/>	Name	Date	Type	Description
<a href="#">Actions</a>	<input type="checkbox"/>	<a href="#">TEN99R</a>	01/30/2023	Doc-In	1099R form
<a href="#">Actions</a>	<input type="checkbox"/>	<a href="#">MSSTMT</a>	01/09/2023	Doc-In	Mem Statement
<a href="#">Actions</a>	<input type="checkbox"/>	<a href="#">New Bene Lett...</a>	08/23/2022	Doc-Out	New Bene Lett...
<a href="#">Actions</a>	<input type="checkbox"/>	<a href="#">New Bene Lett...</a>	08/23/2022	Doc-Out	New Bene Lett...
<a href="#">Actions</a>	<input type="checkbox"/>	<a href="#">GI0912</a>	02/22/2022	Doc-In	Change Bene ...
<a href="#">Actions</a>	<input type="checkbox"/>	<a href="#">CL0722</a>	02/22/2022	Doc-In	Pre-Ret Desig ...
<a href="#">Actions</a>	<input type="checkbox"/>	<a href="#">MSSTMT</a>	01/31/2022	Doc-In	Mem Statement

**Additional Documentation**

If you wish to obtain documents from your records before January 1, 2018, please contact MainePERS at 1-800-451-9800.

**FAQ/How To's**

Search

Article

- Member Portal- FAQa
  - How do I change my password?**
  - How do I find my service credit total?
  - How do I log out of the Member Portal?
  - How do I print a document?
  - How do I print my beneficiary Information?
  - How do I rearrange data before printing?
  - How do I save and email a document?
  - How do I update my Contact Information?
  - How do I view my disbursements?
  - I need additional help
  - Where's my Contributions and Interest?
- Member Portal- User Guides
  - Functionality Overview

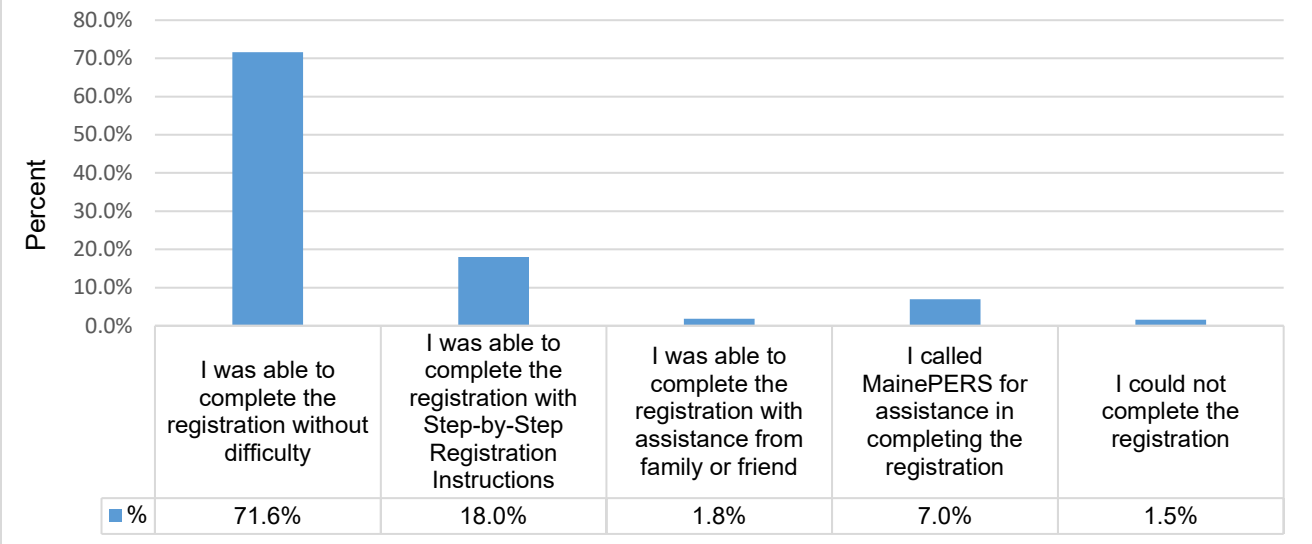
**How do I change my password?**

**How do I change my password, security questions and/or view my login history?**

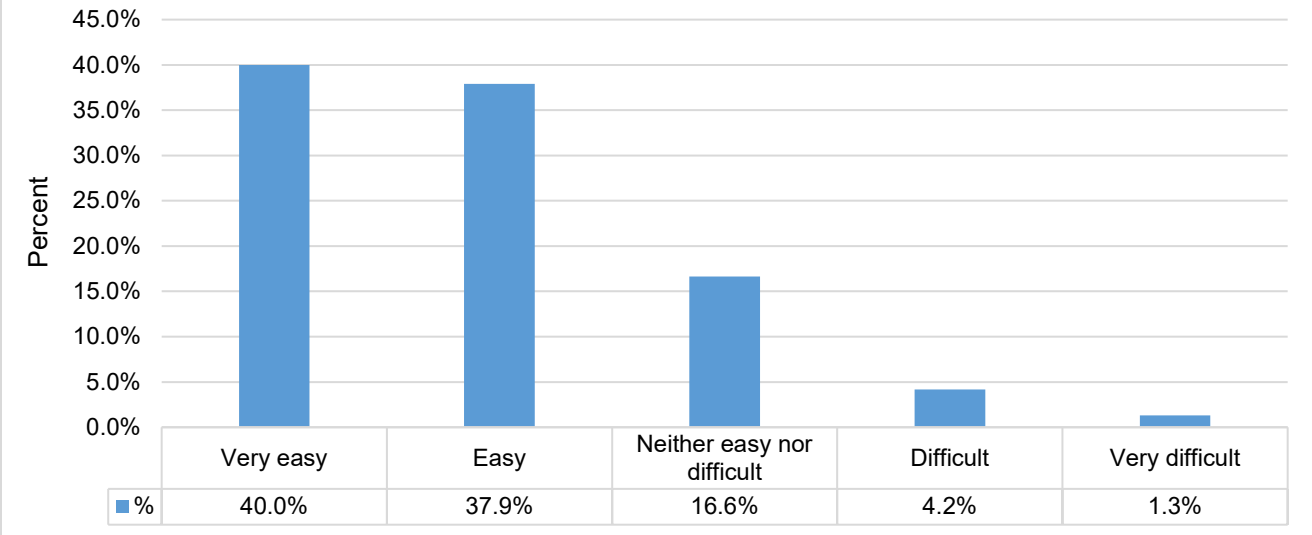
- Click on the icon next to your name in the upper right hand corner of your screen
- Choose User Profile
- Click Change Password, Change Security Questions or View Login History
  - When changing your Security Questions, you will first be prompted to confirm your current password and click Verify

<input type="checkbox"/>	Attachments
<input type="checkbox"/>	HowdoIchang...

Experience Registering for the MainePERS Member Portal:  
Oct 2023 - Jan 2024 Registrants



Experience using the Member Portal:  
Oct 2023 - Jan 2024 Registrants



## **MainePERS Member Portal Functionality**

MainePERS launched a secure online Member Portal in fall 2023 for active and retired members that offers convenient access to their MainePERS account information. Participating in the Member Portal is optional. Those who choose to create a user account will have access to the following:

The ability to see:

- For active members, the most recent and all available member account statements
- For retired members, recent and all available disbursements
- Current beneficiary elections for all applicable benefits (pension, Group Life Insurance)

The ability to access, download, and print certain documents which MainePERS has received from the member, has sent to the member, or otherwise has on-file in the member's account, such as:

- Advice of Deposit detail (Electronic Fund Transfer disbursement details)
- Refund Application
- Retirement Application
- W-4P/W-4R
- Member Statements
- 1099 Tax Forms
- Group Life Insurance application
- Preliminary Benefit Letter
- Benefit Estimates
- Notice of Retirement
- Final Benefit Letter
- Service Credit Purchase - Cost Statements
- Service Credit Purchase informational letters
- Refund Statements
- Benefit Verifications
- Beneficiary Updates
- Pre-retirement death benefits selection forms

The ability to update:

- Physical Address
- Email Address
- Phone Number
- Gender

The ability to access:

- Forms
- Handbooks
- The mainepers.org website and its services and additional information including the on-line Benefit Estimator

Nearly every service that will be available through the Member Portal currently requires a phone call or an exchange of correspondence with MainePERS to receive information or complete a transaction. The online portal will provide 24/7 access to a member's own account information at an individual's convenience.