***Sample notice to send to your MainePERS-eligible, non-participating employees who have been employed by you for five (5) years or less as of September 1, 2025:***

EMPLOYER NAME adopted a provision that allows delayed election of membership to MainePERS. This provision provides eligible employees who declined to participate in the MainePERS pension program opportunity to reconsider this decision during their first five (5) years of employment.

**What does this mean?**

If you are an employee with five (5) years or less of employment with us as of September 1, 2025, you will have the opportunity to join the MainePERS Participating Local District Consolidated Plan (PLD) during open enrollment, which runs from September 2, 2025 through November 3, 2025 this year.

*All eligible employees must complete a Limited Period Open Enrollment Application for Membership during the open enrollment period and indicate if they wish to participate in the PLD Plan or continue to decline participation.* The Limited Period Open Enrollment Application for Membership (attached) must be **completed and returned to our personnel office by no later than November 3, 2025**.

**Make an informed decision!**

* Review the PLD Member Handbook online at <https://www.mainepers.org/pld-members>.
* Contact our PLD Unit by phone at 1-800-451-9800 or by email at [PLD@mainepers.org](mailto:PLD@mainepers.org) for one-on-one assistance if you have questions or want more information about the benefits of participating in MainePERS.
* You can also register online at [www.mainepers.org/pldsessions](http://www.mainepers.org/pldsessions) to attend the **Intro to PLD Plan** webinar on October 8, 2025 at 1:00 pm.

As you make your decision it will be important to consider the following:

* Employees joining under this provision **will not** have an option to buy back service years.
* Employee contributions for those who join under this provision will be taxable for both federal and state income tax purposes and identified as after-tax contributions.