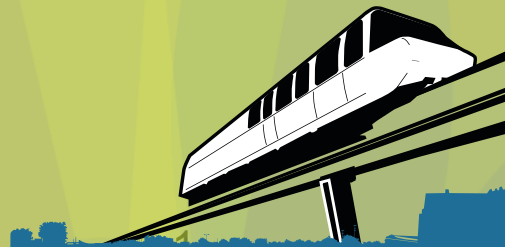


# MERS Resources

Presented by  
Cara Doerfler,  
Service and  
Implementation Manager  
Terra Langham,  
Regional Manager



# Online Resources



# The MERS Website



Municipal Employees' Retirement System

[Home](#) [Forms](#) [Help](#) [Contact Us](#) [Login](#)

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Account Access

**Employer** (Register)

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**Employee / Retiree** (Register)

 [Log In](#) 

**MERS 68th Annual Meeting:**

A focus on retirement readiness



MERS CEO: Chris DeRose



**RON COLEMAN**  
Holland Board of Public Works

**EMPLOYEE QUICK LINKS**

- >> [Update beneficiary information](#)
- >> [Tax forms](#)
- >> [I am ready to retire](#)



**KAYO ZIMMERMAN**  
MERS retiree as of May, 2012

**RETIREE QUICK LINKS**

- >> [Change my address](#)
- >> [Work after I retire](#)
- >> [Defined Benefit pay dates](#)



**CITY OF GRAND HAVEN**  
MERS member since March, 1993

**EMPLOYER QUICK LINKS**

- >> [EVIP Template](#)
- >> [MERS Board](#)
- >> [Annual Actuarial Valuations \(AAV\)](#)



# About Us – MERS as Your Resource



Municipal Employees' Retirement System

[Home](#) [Forms](#) [Help](#) [Contact Us](#) [Login](#)

[EMPLOYEE](#) [RETIREE](#) [EMPLOYER](#) [MERS](#)

[Home](#) » [MERS](#) » [About MERS](#) » [Who We Are](#)

MERS Navigation

[About MERS »](#)

[News »](#)

[Who We Are »](#)

[Quick Facts »](#)

[Corporate Video »](#)

[MERS History »](#)

[MERS Municipalities »](#)

[MERS Leadership »](#)

[Actuarial Report »](#)

[Financial Report »](#)

[MERS Board »](#)

[Careers »](#)

[Investments »](#)

[Legal »](#)

[Legislative »](#)

[Contact Us »](#)

[Resources »](#)

[Quick Links »](#)



Municipal Employees' Retirement System of Michigan  
Lansing, Michigan

## Who We Are

The Municipal Employees' Retirement System (MERS) of Michigan is a public nonprofit organization serving municipalities and their employees all across the state. We were created by the Michigan Legislature in 1945 with one, simple goal: helping municipalities offer affordable, sustainable retirement solutions for their employees.

And while the times may have changed since then, our mission hasn't. We remain committed to providing quality employee benefit services to our members. Today, we proudly count nearly 800 municipal members and 100,000 participants, many of them your friends and family, your neighbors, coworkers or constituents.

Who are we? We are our members. We are Michigan.



PLAY VIDEO

[View our corporate video](#)  
[View all videos](#)



# Product Overview

## MERS offers many products and services

**Retirement Plans:** Defined Benefit, Investment Services Program for Home Rule Defined Benefit Plans, Defined Contribution and Hybrid

- **Other Post Employment Benefits:** Health Care Savings Program and Retiree Health Funding Vehicle
- **Supplemental Retirement:** 457 Program
- **Group Buying:** Employer Life & Disability Insurance, through the Standard Insurance Company & a Medicare Advantage Plan, through Humana
- MERS administers over 2,000 plans represented by 800 Michigan municipal members and nearly 100,000 participants
- More than \$9 billion in total assets
  - See our website for complete fund lineup, fees and performance
- We service every corner of Michigan, with approximately 130 staff members



# Keeping you Informed

## GASB 68

GASB stands for the Governmental Accounting Standards Board, the governing body setting best practices for public sector accounting. GASB issues "statements" that set standards for financial reporting.

GASB 68 is a new requirement that changes the way government entities that offer defined benefit plans report pension liabilities. The statement does not apply to post employment health benefits (GASB 45.)

Though a government entity's pension numbers may seem different under the new requirement, the financial situation of the retirement plan has not changed.

**Here are resources to Learn, Collaborate, prepare to Communicate, and Implement GASB 68.**

### Learn

- [Overview Presentation \(pdf\)](#)
- [Summary of Changes \(pdf\)](#)
- [Glossary of Terms \(pdf\)](#)
- [GASB Website](#)

### Collaborate

- [MERS Events](#)
-  [LinkedIn Discussion Group](#)

### Communicate

- [Slides that you can customize for your audiences \(power point\)](#)
- [Tips for communicating with the media & how MERS can help \(pdf\)](#)
- [Fact Sheet for media/legislators \(pdf\)](#)

### Implement

- [Implementation Timeline \(pdf\)](#)
- [Implementation Guide \(coming 2015\)](#)



# Work Scenarios



Municipal Employees' Retirement System

HomeFormsHelpContact UsLogin

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Search...Search

### FACTS AT A GLANCE

learn the important facts and figures about



RON COLEMAN  
Holland Board of Public Works

#### EMPLOYEE QUICK LINKS

- >> Update beneficiary information
- >> Tax forms
- >> I am ready to retire

#### Work Scenarios

- New Hire
- Terminations & Retirements
- Rehires & Transfers
- Annual Actuarial Valuations (AAV)
- Changing To The MERS Defined Contribution Plan
- Unfunded Liability
- GASB 68

#### Resources

- Forms
- Publications
- Events
- MERS Regional Contacts
- Help
- Log In

#### Programs

- Defined Benefit Plan
- Defined Contribution Plan
- Hybrid Plan
- Health Care Savings Program
- Retiree Health Funding Vehicle
- 457 Program
- Group Life & Disability Insurance Program
- MERS Premier Advantage
- Investment Services Program

#### Quick Links

- MERS Investments
- MERS Board
- Legislative Updates
- MERS Employers (Act 88)
- Plan Documents

#### Account Access

##### Employer

(Register)

- Log In
- AdminEASE Log In

##### Employee / Retiree

(Register)

- Log In



#### MERS 68th Annual Meeting:

A focus on retirement readiness



MERS CEO: Chris DeRose



# Work Scenarios



[Home](#) [Forms](#) [Help](#) [Contact Us](#) [Login](#)

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[RETIREE](#)

[EMPLOYER](#)

[MERS](#)

Search...

Search

[Home](#) » [Employer](#) » [Work Scenarios](#) » [New Hire](#)

[Print](#) | [Font](#) [AAA](#)

## Employer Navigation

[Work Scenarios »](#)

[New Hire »](#)

[Terminations & Retirements »](#)

[Rehires & Transfers »](#)

[Annual Actuarial Valuations \(AAV\) »](#)

[Changing to the MERS Defined  
Contribution Plan »](#)

[Unfunded Liability »](#)

[GASB 68 »](#)

[Resources »](#)

[Programs »](#)

[Quick Links »](#)

## New Hires

Do you have a new employee to enroll in your MERS program? We've made the process as easy as possible for you. Click the links below for specific instructions based on the MERS program. You'll need to complete the enrollment process for every applicable program. If you have questions, please contact us at 800.767.2308.

[Defined Benefit Plan](#) • [Defined Contribution Plan](#) • [Hybrid Plan](#) • [Health Care Savings Program](#) • [457 Program](#) • [Group Life & Disability](#)


## MERS Defined Benefit Plan

*To enroll a new employee in the MERS Defined Benefit Plan:*

1. Have them complete and sign the *Membership Application*, and *Personal Information Form*.
2. Enter their information by logging in to the *MERS Employer Portal*.
3. Click 'Defined Benefit' under the 'Reporting' tab.
4. Click 'Member Display' under the 'Members' tab.
5. Click 'New Application.'
6. Complete the necessary fields.
7. Add the employee's beneficiary information.
8. Click 'Save' then 'Validate.'
9. Click 'Submit.'
10. Return the completed forms to us by mail or fax.



# Helping Employees Through Life Events



Municipal Employees' Retirement System

HomeFormsHelpContact UsLogin

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Life Events

- Changing Jobs
- Getting Married
- Getting Divorced
- Survivors & Beneficiaries
- Unable To Work
- Ready To Retire


Resources

Programs

Quick Links



1 2 3 4 5



CITY OF GRAND HAVEN  
MERS member since March, 1993

EMPLOYER QUICK LINKS

- >> EVIP Template
- >> MERS Board
- >> Annual Actuarial Valuations (AAV)

Account Access

Employer (Register)

- Log In
- AdminEASE Log In


Employee / Retiree (Register)

- Log In

myMERS

MERS 68th Annual Meeting:

A focus on retirement readiness



MERS CEO: Chris DeRose

>> Tax forms


>> I am ready to retire

>> Work after I retire

>> Defined Benefit pay dates



# Helping Employees Through Life Events



Municipal Employees' Retirement System

[Home](#) [Forms](#) [Help](#) [Contact Us](#) [Login](#)

[EMPLOYEE](#) [RETIREE](#) [EMPLOYER](#) [MERS](#)

Search... [Search](#)

[Home](#) » [Employee](#) » [Life Events](#) » [Getting Married](#)

 [Print](#) | [Font](#) [AAA](#)

### Employee Navigation

[Life Events »](#)

- [Changing Jobs »](#)
- [Getting Married »](#)
- [Getting Divorced »](#)
- [Survivors & Beneficiaries »](#)
- [Unable to Work »](#)
- [Ready to Retire »](#)

[Resources »](#)

[Programs »](#)

[Quick Links »](#)

## Getting Married

Congratulations! You're probably in the midst of updating your legal documents with a name change and/or your spouse's information. Now is the perfect time to update your beneficiary information, too. Remember, your will doesn't govern your retirement account, so it's important to keep your beneficiary information updated.

If you're not sure what MERS plan you have, [click here](#) for help.

**Jump to:**  
[Defined Benefit Plan](#) • [Defined Contribution Plan](#) • [Hybrid Plan](#) • [Health Care Savings Program](#) • [457](#)

### Defined Benefit Plan beneficiaries

*There are three types of beneficiaries you can name:*

- *Refund beneficiary\** — if you die before you're vested and eligible for your benefits
- *Successor refund beneficiary* — if you and your named refund beneficiary die before you are vested
- *Survivor beneficiary\** — someone with an insurable interest in your life who'll receive a lifetime benefit if you're vested and die before you can receive your benefits.

*\*Unless otherwise specified, your spouse is always your survivor and refund beneficiary, unless they waive their rights in writing.*



# MERS Employer Reporting Portal

**Employer Portal - Summary**

[Home](#) | [Reporting](#) | [Program Summary](#) | [Investments](#) | [Forms](#) | [Learning Tools](#) | [Contact Us](#) | [Em](#)

[Program Summary](#)

[Historic Reports](#)

**Defined Benefit**

Division (01)  
Benefit B-3 (80% max)  
Benefit FAC-3 (3 Year Final Average Compensation)  
6 Year Vesting

**Defined Contribution**

Division (all MEPS - investment)  
0 yr - 100%  
ER 0% EE 0% \* Other options available.  
Fund Balance is now available online.

**Hybrid**

Not Enrolled

**Health Care Savings Program**

Division All FT & PT employees  
ER Contributions  
Leave Conversion  
Post Tax Voluntary  
Mandatory Salary Reduction  
Immediate Vesting



# MERS Employer Reporting Portal



The screenshot displays the MERS Employer Reporting Portal. At the top left is the MERS logo, featuring a green globe with a white silhouette of a person's head and shoulders, followed by the text "MERS" in a large, serif font and "Municipal Employees' Retirement System" in a smaller, sans-serif font below it. To the right of the logo is the text "Employer Portal". Below the logo and text is a dark green banner with the text "Employer Portal - Home". Underneath the banner is a horizontal navigation bar with the following links: "Home", "Reporting", "Program Summary", "Investments", "Forms", "Learning Tools", and "Contact Us". The "Reporting" link is highlighted with a green background. A dropdown menu is open under the "Reporting" link, listing the following options: "Defined Benefit", "Defined Contribution", "Health Care Savings Program", "Retiree Health Funding Vehicle", and "457". Below the navigation bar is a section titled "News" in a large, bold, sans-serif font. Under the "News" section, there are two links: "4th Quarter Employer Statement" and "4th Quarter Management Report". To the right of these links are two small icons: a red "Adobe" logo and a red "PDF" icon.

**MERS** Employer Portal  
Municipal Employees' Retirement System

**Employer Portal - Home**

Home | **Reporting** | Program Summary | Investments | Forms | Learning Tools | Contact Us

- Defined Benefit
- Defined Contribution
- Health Care Savings Program
- Retiree Health Funding Vehicle
- 457

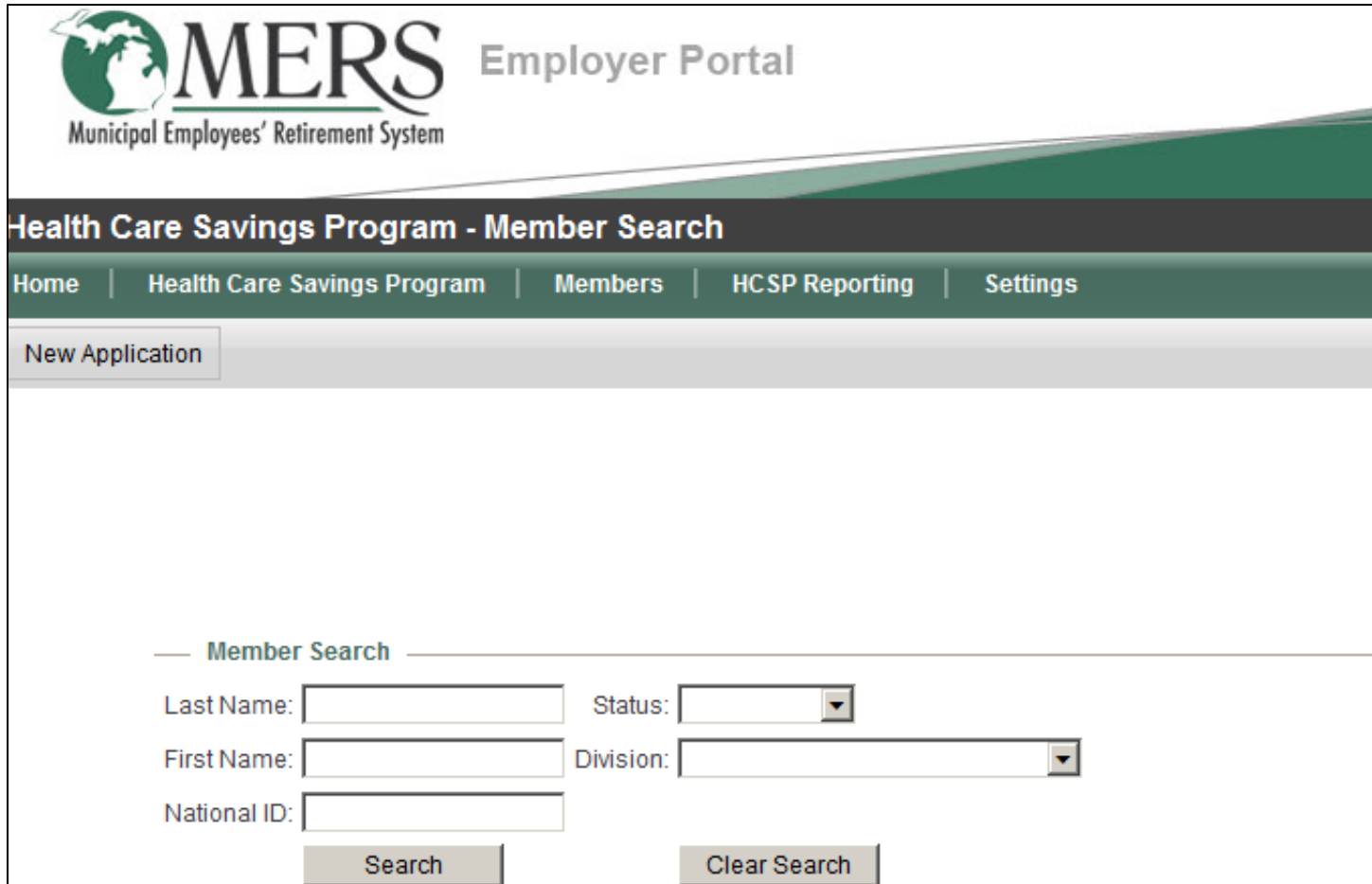
**News**

4th Quarter Employer Statement

4th Quarter Management Report



# MERS Employer Reporting Portal



The screenshot displays the MERS Employer Portal interface. At the top left is the MERS logo, featuring a green globe icon and the text "MERS Municipal Employees' Retirement System". To the right of the logo is the text "Employer Portal". Below this is a dark green banner with the text "Health Care Savings Program - Member Search". Under the banner is a navigation bar with links: "Home", "Health Care Savings Program", "Members", "HCSP Reporting", and "Settings". Below the navigation bar is a light gray button labeled "New Application". The main content area is white and contains a "Member Search" section. This section has four input fields: "Last Name:", "First Name:", "National ID:", "Status:", and "Division:". The "Status:" and "Division:" fields are dropdown menus. Below the input fields are two buttons: "Search" and "Clear Search".

**MERS** Employer Portal  
Municipal Employees' Retirement System

**Health Care Savings Program - Member Search**

[Home](#) | [Health Care Savings Program](#) | [Members](#) | [HCSP Reporting](#) | [Settings](#)

[New Application](#)

**Member Search**



Last Name:  Status:

First Name:  Division:

National ID:

# MERS Employer Reporting Portal

[PLAN HOME](#) [PLAN ALERTS](#) [RESOURCE LIBRARY](#)



SAMPLE PLAN 15

**Manage Site**  
[Select Plan](#)  
[Select Participant](#)  
[Document Search](#)

**Manage My Plan**  
[Summary](#)  
[Plan Features](#)  
[Balances](#)  
[Investment Performance](#)  
[Manage Loans](#)  
[Check Disbursements](#)

**Manage My Contributions**  
[Contribution Gateway](#)  
[Review Contributions](#)

**Manage My Participants**  
[Select Participant](#)  
[Pending Activity](#)

**Manage My Site**  
[Retrieve Files](#)  
[Submit Files](#)  
[Utilities](#)  
[Request Reports](#)

**Administrator**



**mers of michigan**  
800.767.2308

Division Code :

Plan Balance : **\$865,923**

Number of Investments : **20**

[Click here for activity summary >>](#)

[Click here for investment change >>](#)

**Alerts**

[Click here to manage alerts](#)

You have no outstanding alerts right now.

**Go to Participant**

[Enter PartId or click here for name search >>](#)

**Contribution Deposit**

Here are the most recent contributions received (looking back 1 year). [Click here to view additional contribution details>>](#)

| Source | Trade Date | Amount |
|--------|------------|--------|
|--------|------------|--------|

**Plan Dashboard**

Participant Status

Disbursements Counts are from

# MERS Employer Reporting Portal

PLAN HOME

PLAN ALERTS

RESOURCE LIBRARY



SAMPLE PLAN 15

Manage Site

Select Plan

Select Participant

Document Search

Manage My Plan

Summary

Plan Features

Balances

Investment Performance

Manage Loans

Check Disbursements

Manage My Contributions

Contribution Gateway

Review Contributions

Plan Reports

Pending Reports

| Transaction | Report | Received | Time | Confirmation |
|-------------|--------|----------|------|--------------|
|-------------|--------|----------|------|--------------|

Reports Available

Reports : 

Select One

Select One

Participant Information - Participant Indicative Information As Of The Current Day

Participant Balances By Fund - Participant Balances By Fund As Of A Specific Date

Participant Elections And Vested Informa - Participant Elections As Of Current Day

Participant Rollover Contributions - Participants With A Rollover Contribution Within A Date Range

Participant Contributions - Participant Contributions By Source Within A Date Range

Participant Minimum Distribution - Age 70 1/2 Participant Report As Of Current Day

Participant Not Contributing - No Contributions Received Within Prior 30 Days From Current Day

Participant Contribution Details - Contributions For Each Payroll Date Within A Date Range

Participant Balances By Source - Participant Balances By Source As Of A Specific Date

Participant Terminated With Balance - Terminated Participants With A Balance

Participant Dist And Forf Report - All Distributions And Forfeitures During A Date Range

Forfeiture Account Report - Balance Money In And Out Of Forfeiture Account For A Date Range

Census Data File - Census Data Extract For A Date Range

# Defined Benefit Resources

- Annual Valuations
- Interest & Valuations
- Quarterly Statements
- Publications/Forms

| Valuation Date:        | Percentage of Payroll |              | Monthly \$ Based on Valuation Payroll |              |
|------------------------|-----------------------|--------------|---------------------------------------|--------------|
|                        | 12/31/2013            | 12/31/2012   | 12/31/2013                            | 12/31/2012   |
| Fiscal Year Beginning: | July 1, 2015          | July 1, 2014 | July 1, 2015                          | July 1, 2014 |
| Division               |                       |              |                                       |              |
| 01 - General           | 5.53%                 | 6.00%        | \$ 4,716                              | \$ 5,133     |
| Municipality Total     |                       |              | \$ 4,716                              | \$ 5,133     |

You may contribute more than the minimum required contributions, as these additional contributions will earn investment income, and later you may have to contribute less than otherwise. MERS strongly encourages employers to contribute more than the minimum contribution shown above.

Assuming that experience of the plan meets actuarial assumptions:

- To accelerate to a 100% funding ratio in 10 years, estimated monthly contributions for the entire employer would be \$ 6,686, instead of \$ 4,716.
- To accelerate to a 100% funding ratio in 20 years, estimated monthly contributions for the entire employer would be \$ 5,031, instead of \$ 4,716.

If you are interested in making additional contributions, please contact MERS and they can assist you with evaluating your options.

**How and Why Do These Numbers Change?**

In a defined benefit plan contributions vary from one annual actuarial valuation to the next as a result of the following:

- Changes in benefit provisions (see Table 2),
- Changes in actuarial assumptions and methods (see the [Appendix](#)), and
- Experience of the plan (investment experience and demographic experience); this is the difference between actual experience of the plan and the actuarial assumptions.



Actuarial valuations do not affect the ultimate cost of the plan; the benefit payments (current and future) determine the cost of the plan. Actuarial valuations only affect the timing of the contributions into the plan. Because assumptions are for the long term, plan experience will not match the actuarial assumptions in any given year (except by coincidence). Each annual actuarial valuation will adjust the required employer contributions up or down based on the prior year's actual experience.

**Comments on the Investment Markets**

At this time, MERS maintains the 8% annual return assumption in the belief that over the long-term this is achievable. For example, MERS' 30 year return was 9.3% on December 31, 2013. The MERS

# Defined Contribution Resources

- Quarterly Statements
- Plan Details and Plan Summary
- Publications/Forms



## MERS DEFINED CONTRIBUTION

### Plan Highlights

#### A Commitment to Transparency, Accountability and Results

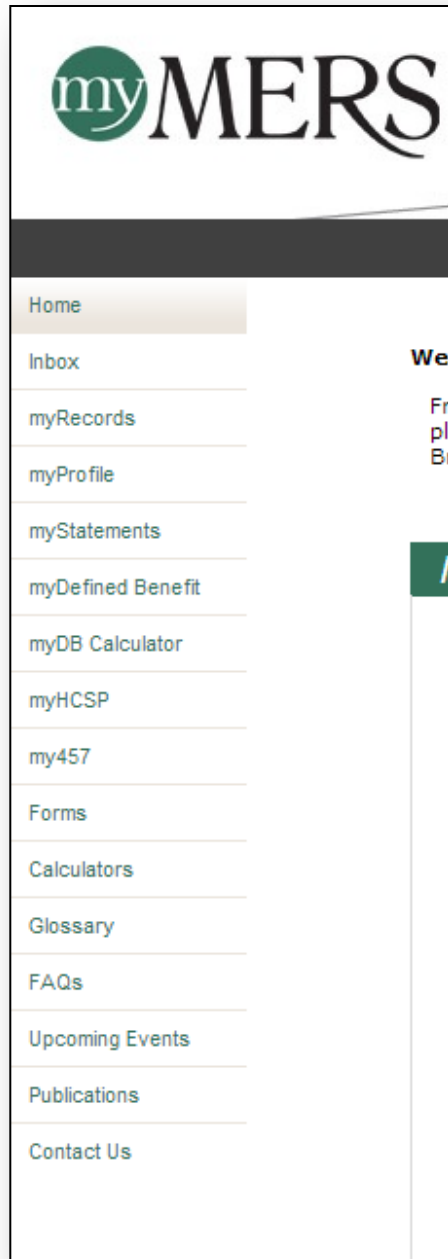
MERS is a non-profit governed by an independent, elected board that operates without compensation. Our board is committed to accountability and transparency for members, holding the line on administrative costs and watching out for the best interests of our members. The MERS Retirement Board serves as the fiduciary of the funds and has oversight responsibilities for the System.

#### Fiduciary Responsibility

With recent high-profile class-action suits alleging violation of fiduciary duty — and with the potential for personal liability — plan sponsors universally want to manage fiduciary risks. In particular, they're looking for tools to mitigate the risks associated with selecting and monitoring their plans' investment lineup. Unlike other defined contribution providers, we serve a fiduciary role for our customers by:

- Selecting and monitoring investment options used by participants within the Defined Contribution Plan.
- Our in-house legal staff actively monitors state and federal laws, ensuring our Defined Contribution Plan is in compliance.
- Actively maintaining our qualified status with the Internal Revenue Service.

# myMERS Employee Online Access



## Member Portal

Welcome

Welcome to myMERS, your online account headquarters!

From benefit estimates and upcoming events, to calculators and contact information, here you'll find all your MERS retirement answers in one simple place. Browse the links on the left for more information about your MERS programs.

### Member Portal Newsroom

#### MERS Begins Using New Main Number

Now calling us is as simple as dialing 800.767.MERS

**March 10, 2014** - Now when you want to call us, you'll literally call MERS - just dial 800.767.MERS (6377), rather than the previous, 800.767.2308 number.

Like the 2308 number, the MERS line will ring into the main phone queue, where you can dial 9 to enter an extension, or select from the menu to reach our Service Center.

You can reach us from 8:30 a.m. - 5 p.m. weekdays. You can also email us, by [clicking here](#).



# MERS Events



# MERS Events

- Free education events held at various locations throughout the state during the year
- Morning Breaks
  - Employer focus
  - Held in the morning
  - Past topics were EVIP, UAL, and GASB
- Pizza & Planning
  - Participant focus
  - Held after traditional works hours



# Upcoming Morning Break with MERS

| Location  | Date                      | Time                | Topic   |
|---|---------------------------|---------------------|---------|
| MERS Headquarters,<br>Lansing                                     | Wednesday,<br>November 5  | 9:00 am – 10:00 am  | GASB 68 |
| Newaygo County,<br>White Cloud                                    | Thursday,<br>November 6   | 9:00 am – 10:00 am  | GASB 68 |
| Ypsilanti Community<br>Utilities Authority Building,<br>Ypsilanti | Thursday,<br>November 6   | 9:00 am – 10:00 am  | GASB 68 |
| Tuscola County, Caro  | Wednesday,<br>November 12 | 10:00 am – 11:30 am | GASB 68 |
| Crawford County Road<br>Commission,<br>Grayling                   | Wednesday,<br>November 12 | 9:00 am – 10:00 am  | GASB 68 |
| City of Sault Ste. Marie  | Tuesday,<br>December 9    | 9:00 am – 10:00 am  | GASB 68 |

# Upcoming Pizza & Planning

| Location  | Date                   | Time              |
|---|------------------------|-------------------|
| MERS Headquarters,<br>Lansing                                     | Tuesday, December 9    | 6:00 pm – 8:00 pm |
| Newaygo County,<br>White Cloud                                    | Wednesday, December 17 | 6:00 pm – 8:00 pm |
| Crawford County Road<br>Commission,<br>Grayling                   | Tuesday, December 9    | 6:00 pm – 8:00 pm |
| Ypsilanti Community<br>Utilities Authority<br>Building, Ypsilanti | Thursday, December 4   | 6:00 pm – 8:00 pm |
| City of Sault Ste. Marie  | Tuesday, December 9    | 6:00 pm – 8:00 pm |

# Webinars

- Throughout the year, MERS hosts online webinars to provide you education about topics that are relevant to you and your members
- Online webinars can viewed at your location
  - Pre-register for event
  - Mark time on your calendar
  - Click on link provided to join
  - Ask questions
  - Follow-up with your Regional Manager with additional questions



# Updates and Newsletters



# Receiving Updates from MERS



## Municipal Matters

### In this Issue

- Defined Benefit Plan Annual Actuarial Valuations delivered
- GASB 68: A Change For Municipalities
- Recent Reduction in Costs Helps Our Participants' Account Balances



**Terra Langham**  
Regional Manager  
800-767-2308 ext.402  
TLangham@mersofmich.com

### Defined Benefit Plan Annual Actuarial Valuations delivered

*What you should know about the reports*

For MERS Defined Benefit Plan customers, your 2013 annual actuarial valuation has been completed and sent to your municipality. Here are some important points to remember:

- This report provides the required contributions for your fiscal year 2015, overall plan experience and funded level, important information for your auditors regarding GASB statements 25 and 27, and a list of your plan's benefit provisions.
- New in this year's report is an enhanced Executive Summary, which now shows accelerated funding information and alternate scenarios to estimate the impact of market volatility to your plan.

### F.Y.I.

#### 3 things you need to know:

##### 1. Don't Miss the MERS Annual Meeting!

*Register now for your chance to win a pair of Tigers tickets!*

If you register for the MERS Annual Meeting by August 8th, you'll be entered into a drawing for a pair of Detroit Tigers tickets — and you'll gain a wealth of important information, too.

Join us for MERS 68th Annual Meeting, scheduled for Sept. 24-26, 2014, at the Detroit

## Municipal Matters





Map of Wisconsin counties with numbers indicating the number of people who moved from each county to the Milwaukee area. The map shows 9 counties with numbers: Kenosha (42), Houghton (31), Ontonagon (66), Gogebic (27), Baraga (07), Iron (36), Marquette (52), Alcona (02), Schoolcraft (75), Leno (48), Chippewa (17), Dickinson (22), Delta (21), Mackinac (49), Menominee (55), Emmet (24), Cheboygan (16), Charlevoix (15), and Presque Isle (71). A large white number '1' is placed over the central part of the map, indicating the Milwaukee area.

3 Regional Manager  
• Tony Radjenovich, Ext. 401

Benefit Plan Coordinator  
• Karima LaJoie, Ext. 335

**5** **Regional Manager**  
• Sue Feinberg, Ext. 331

**Benefit Plan Coordinator**  
• Dawn Grabinski, Ext. 360

A map of Michigan counties color-coded by the number of Democratic-leaning counties in each region. The map is divided into five numbered regions: 1 (blue), 2 (green), 3 (purple), 4 (teal), and 5 (tan). Each county is labeled with its name and the number of Democratic-leaning counties in its region.

| Region | County         | Count |
|--------|----------------|-------|
| 1      | Emmet          | 24    |
|        | Cheboygan      | 16    |
|        | Presque Isle   | 71    |
|        | Charlevoix     | 15    |
|        | Antrim         | 05    |
|        | Otsego         | 69    |
| 2      | Benzie         | 10    |
|        | Grand Traverse | 28    |
|        | Kalamazoo      | 40    |
|        | Crawford       | 20    |
|        | Oscoda         | 68    |
|        | Alcona         | 01    |
|        | Alcona         | 35    |
|        | Alpena         | 04    |
| 3      | Benzie         | 10    |
|        | Grand Traverse | 28    |
|        | Kalamazoo      | 40    |
|        | Crawford       | 20    |
|        | Oscoda         | 68    |
|        | Alcona         | 01    |
|        | Alcona         | 35    |
|        | Alpena         | 04    |
|        | Benzie         | 10    |
|        | Grand Traverse | 28    |
| 4      | Benzie         | 10    |
|        | Grand Traverse | 28    |
|        | Kalamazoo      | 40    |
|        | Crawford       | 20    |
|        | Oscoda         | 68    |
|        | Alcona         | 01    |
|        | Alcona         | 35    |
|        | Alpena         | 04    |
|        | Benzie         | 10    |
|        | Grand Traverse | 28    |
|        | Kalamazoo      | 40    |
|        | Crawford       | 20    |
| 5      | Benzie         | 10    |
|        | Grand Traverse | 28    |
|        | Kalamazoo      | 40    |
|        | Crawford       | 20    |
|        | Oscoda         | 68    |
|        | Alcona         | 01    |
|        | Alcona         | 35    |
|        | Alpena         | 04    |
|        | Benzie         | 10    |
|        | Grand Traverse | 28    |
|        | Kalamazoo      | 40    |
|        | Crawford       | 20    |
|        | Oscoda         | 68    |
|        | Alcona         | 01    |

# Please take time to fill in your survey

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