



Benzie County

Benzie County is located in northwest lower Michigan, bordering Lake Michigan. Benzie County boasts over 100 lakes, several square miles of State forests, and miles of pristine rivers. With a population of just under 18,000, Benzie County opens its doors to visitors year-round for water sports, fishing, skiing, snowmobiling, hunting, and fall colors.

Benchmark Benzie!

Part B: Revenues



Author and Assistance

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Today's Presenters

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What we will cover

- Retirement Benefits
- Health Insurance Benefits
- Other Post Employment Benefits (OPEB)
- Future Considerations

Retirement (MERS) Benefits



Pension Plans

Information provided by MSU Center for Local Government Finance and Policy Institute and through direct communication with benchmark communities

Counties	Provider	Counties	Provider
Benzie	MERS	Kalkaska	MERS
Manistee	MERS	Leelanau	MERS
Antrim	MERS	Mason	MERS
Charlevoix	Self-Funded	Missaukee	MERS *
Grand Traverse	MERS	Wexford	MERS

*Missaukee County has two retirement plans. It provides a defined benefit plan to elected officials and sheriff dept. divisions. It provides a defined contribution plan to non-union, courts and AFSCME employees. In FY14, the county also paid \$99,914 in contributions toward the 401 defined contribution plan.

MERS DB	Benzie	Missaukee	Wexford	Manistee	Mason	Leelanau
CH closed NH	2.5% (80%) 60 yrs. age. V 8 FAC 5 Employee 2.3%	No DB plan DC employer contribution 1-12% based on years of service	2.0% (emp. Can buy up to 2.25%) V10 NH Hybrid 1.5% V6	2.5% (80%) 55/20 V8 FAC 5 Emp. 3.28% Closed to NH	N/A	2.5% FAC 5 V10 55/25 0% employee contribution
Sheriff closed NH	2.5% 25 and out V 8 FAC 5 Employee 3.17%	Open Division 2.5 % 50/25 V10 / FAC 5 Employee 2%	2.5% 55/25 4% emp. cont. V10 FAC 5 NH Hybrid 1.5% emp. cont. DC 1-15%	POLC 2.5% 55/25 V8 FAC 5 E2* Emp. 12.28% Closed to NH	2.75% F55/15 FAC 3 E1 & E2 riders 0% employee contributions	2.5% /2.25% @age 55 FAC5 50/25 Emp. 1.0%
Elected Officials Open Division	2.5% (80%) 55/25 V 8 FAC 5 Employee 2.08%	Open Division 2.5 % 50/25 V10 / FAC 3 Employee 2%	2.5 % 55/25 V8 FAC 5 Emp. 4.08%	2.5% (80%) 55/20 V8 FAC 5 Emp. 4.53% Closed to NH	2.5% F-55/15 E-1 & E-2 rider FAC 3 0% employee contribution	2.5% FAC5 V10 55/25 0% emp. NH 1/1/12 2.0% 60/10 2% emp. V10
Commissioners Open Division	2.25% (80%) 60 yrs. Age V 8 FAC 5 Employee 0%	Commission does not get retirement benefits	Commission does not get retirement benefits	Commission does not get retirement benefits	1.5% (C-1) F55/15 FAC 3 E1 & E2 riders 0% Comm. contribution	2.5% FAC5 V10 55/25 0% emp. NH 1/1/12 2.0% 60/10 2% emp. V10
Non Elected/Non Union	2.5% (80%) 60 yrs. Age V 8 FAC 5 Employee 2.07%	AFSCME Non-Supervisory No DB DC employer 1-13% based upon years	2.25% 55/25 V10 FAC 5 Emp. 4.08%	2.5% (80%) 55/20 V8 FAC 5 Emp. 2.44% Closed to NH	2.5% F-55/15 E-1 & E-2 rider FAC 3 0% employee contribution	2.5% FAC 5 V10 55/25 0% emp. After 1/1/12 2.0% FAC5 V10 60/10 2% Emp.
CH after 10/1/11 Open Division	2.0% (no max) 55/25 V 10 FAC 5 Employee 2.3%	AFSCME Super. DC 1-13% based upon yrs. of service	Open Division 2.5 % 50/25 V10 / FAC 5 Employee 2%	GEA/TPOAM Hybrid 1.5% 60 yr. V6 FAC 3 EE DC 1-10%	2.5% F-55/15 E-1 & E-2 rider FAC 3 0% employee contribution	After 1/1/12 2.0% FAC 5 V10 60/10 2% employee contribution
COAM closed NH	2.5% ((80%) 25 and out V 8 FAC 5 Employee 4%	N/A	2.5% 55/25 V10 FAC 5 Emp. 6.98% NH hybrid 1.5% V6	N/A	N/A	2.5% /2.25% @age 55 FAC5 50/25 Emp. 1.0%
Sherriff after 10/1/2011	2.0% (no max) 55/25 V 10 FAC 5 Employee 1.84%	N/A	Open Division 2.5 % 50/25 V10 / FAC 5 Employee 2%	Hybrid 1.5% F55 V6 FAC3 EE DC 1-10%	2.75% F55/15 FAC 3 E1 & E2 riders 0% employee contributions	After 1/1/12 2.0% FAC 5 V10 60/10 2% employee contribution

Pension Plan % Funded

Information provided by MSU Center for Local Government Finance and Policy Institute and through direct communication with benchmark communities.

Counties	% Funded	Counties	% Funded
Benzie	73%	Kalkaska	81%
Manistee	76%	Leelanau	81%
Antrim	80%	Mason	80%
Charlevoix	77%	Missaukee	79%
Grand Traverse	48%	Wexford	71%

Annual Pension Contribution (FY 15/16)

Information provided by MSU Center for Local Government Finance and Policy Institute and through direct communication with benchmark communities

Counties	Pension Contribution FY 15/16	Counties	Pension Contribution FY 15/16
Benzie	\$646,000	Kalkaska	\$433,934
Manistee	\$1,277,307	Leelanau	\$693,507
Antrim	\$1,211,040	Mason	\$1,390,176
Charlevoix	\$1,268,376	Missaukee	\$232,300
Grand Traverse	\$4,258,800	Wexford	\$768,518

Unfunded Pension Liability (12/31/14)

Information provided by MSU Center for Local Government Finance and Policy Institute and through direct communication with benchmark communities

Counties	Unfunded Pension Liability (12/31/14)	Counties	Unfunded Pension Liability (12/31/14)
Benzie	\$4,133,000	Kalkaska	\$3,465,938
Manistee	\$10,288,371	Leelanau	\$4,403,238
Antrim	\$7,876,115	Mason	\$9,555,110
Charlevoix	\$10,006,553	Missaukee	\$1,155,863
Grand Traverse	\$45,813,929	Wexford	\$7,677,926

Pension Fund Takeaways

- MERS defined benefit plans are the dominate retirement plan.
- For the most part the Benzie County DB Plan was comparable with other benchmark counties DP Plan.
- Most Counties are reducing pension benefits for future employees.
- 3 out of 8 benchmark counties provided Commissioners with a pension plan.
- Some County employees paid considerably more for their pension, while a others paid less.
- **With increase funding requirements of MERS, I am going to be recommending increased employee contributions toward their pension plan.**

Health Insurance Benefits



Health Insurance Benefits

- Each County health insurance plan is different, thus trying to place them in a matrix would be very challenging and difficult to understand (Mason county has 8 individual plans).
- BCBC is the dominate provider.
- Employee contributions are all over the board, however of those counties that provided data, Benzie County is the only one that requires no employee / commissioner contribution.

Health Insurance Employee Contributions

Counties	Health Insurance Employee Contribution	Counties	Health Insurance Employee Contribution
Benzie	\$0.00/pre month	Kalkaska	N/A
Manistee	9% of health Insurance premiums	Leelanau	\$0.00/ per month
Antrim	Employee/Commission responsible for all fees above PA 152 Cap	Mason	8 plans, employee cost determined by plan selected.
Charlevoix	N/A	Missaukee	\$20/ per month Single \$40/pre month 2 \$60/per month Family
Grand Traverse	6-10% 2016 20% 2017	Wexford	\$24.25/ month single \$139.97/month 2 \$169.10/month family

Retiree Health Insurance Annual Contribution

Information provided by MSU Center for Local Government Finance and Policy Institute and through direct communication with benchmark communities

Counties	Retiree Health Insurance Annual Contribution	Counties	Retiree Health Insurance Annual Contribution
Benzie	\$6,300 (3)	Kalkaska	\$62,000
Manistee	\$162,136 (39)	Leelanau	\$0.00 (0) as of 2016
Antrim	\$1,000 (2)	Mason	\$335,577 (25)
Charlevoix	TBD	Missaukee	\$0.00 (0)
Grand Traverse	\$92,716 (64)	Wexford	\$0.00 (0)

Health Insurance Takeaways

- There are so many different plans, that to get an apples to apples comparison is very challenging.
- Benzie and Leelanau are the only Counties that do not require an employee contribution, at least for a base health insurance plan.
- Benzie, Antrim and Grand Traverse Counties provide health insurance to County Commissioners. Grand Traverse offers it as an option, where Commissioners pay 10% in 2016 and 20% in 2017.