



MONROE COUNTY ACTUARIAL VALUATION OF RETIREE MEDICAL BENEFITS

GASB 74 and 75 DISCLOSURE

Fiscal Year: January 1, 2017 to December 31, 2017

Prepared by

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Certification

Actuarial computations presented in this report under Statements No. 74 and 75 of the Governmental Accounting Standards Board are for purposes of assisting the County in fulfilling its financial accounting requirements. No attempt is being made to offer any accounting opinion or advice. This report is for fiscal year January 1, 2017 to December 31, 2017. The reporting date for determining plan assets and obligations is December 31, 2017. The calculations enclosed in this report have been made on a basis consistent with our understanding of the plan provisions. Determinations for purposes other than meeting financial reporting requirements may be significantly different than the results contained in this report. Accordingly, additional determinations may be needed for other purposes, such as judging benefit security or meeting employer funding requirements.

In preparing this report, we relied, without audit, on information as of December 31, 2016 and December 31, 2017 furnished by the County. This information includes, but is not limited to, statutory provisions, member census data, and financial information. The membership as of December 31, 2016 includes 261 active participants, 456 retirees and surviving spouses, and 156 spouses of current retirees.

We performed a limited review of the census and financial information used directly in our analysis and have found them to be reasonably consistent and comparable with information used for other purposes. The valuation results depend on the integrity of this information. If any of this information is inaccurate or incomplete our results may be different and our calculations may need to be revised.

We hereby certify that, to the best of our knowledge, this report, including all costs and liabilities based on actuarial assumptions and methods, is complete and accurate and determined in conformance with generally recognized and accepted actuarial principles and practices, which are consistent with the Actuarial Standards of Practice promulgated by the Actuarial Standards Board and the applicable Code of Professional Conduct, amplifying Opinions and supporting Recommendations of the American Academy of Actuaries.

This valuation report is only an estimate of the plan's financial condition as of a single date. It can neither predict the plan's future condition nor guarantee future financial soundness. Actuarial valuations do not affect the ultimate cost of plan benefits, only the timing of plan contributions. While the valuation is based on an array of individually reasonable assumptions, other assumption sets may also be reasonable and valuation results based on those assumptions would be different. No one set of assumptions is uniquely correct. Determining results using alternative assumptions is outside the scope of our engagement.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to factors such as, but not limited to, the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period or additional cost or contribution requirements based on the plan's funded status); and changes in plan provisions or applicable law. Due to the limited scope of the actuarial assignment, we did not perform an analysis of the potential range of such future measurements.

Certification

Milliman's work is prepared solely for the internal use and benefit of Monroe County. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit or create a legal duty to any third party recipient of its work product. Milliman's consent to release its work product to any third party may be conditioned on the third party signing a Release, subject to the following exceptions: (a) the Plan Sponsor may provide a copy of Milliman's work, in its entirety, to the Plan Sponsor's professional service advisors who are subject to a duty of confidentiality and who agree to not use Milliman's work for any purpose other than to benefit the Fund; and (b) the Plan Sponsor may provide a copy of Milliman's work, in its entirety, to other governmental entities, as required by law.

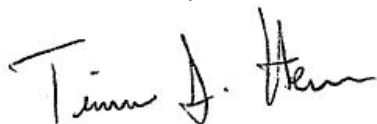
This report and its use are subject to the terms of our Consulting Services Agreement with Monroe County dated January 22, 2014.

No third party recipient of Milliman's work product should rely upon Milliman's work product. Such recipients should engage qualified professionals for advice appropriate to their specific needs.

The consultants who worked on this assignment are actuaries. Milliman's advice is not intended to be a substitute for qualified legal or accounting counsel.

The signing actuaries are independent of the plan sponsor. We are not aware of any relationship that would impair the objectivity of our work.

On the basis of the foregoing, we hereby certify that, to the best of our knowledge and belief, this report is complete and has been prepared in accordance with generally recognized accepted actuarial principles and practices. We are members of the American Academy of Actuaries and meet the Qualification Standards to render the actuarial opinion contained herein. This report uses the expertise of Milliman healthcare and retirement actuaries. Christopher J. Giese is responsible for the work related to the current expected healthcare benefit costs and trend rates. Timothy J. Herman is responsible for projecting the current costs into future years using the valuation assumptions and methodology and then calculating the accounting costs and liabilities reported herein.



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Principal and Consulting Actuary



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Overview of GASB 74 and GASB 75

The Governmental Accounting Standards Board (GASB) released new accounting standards for public postemployment benefit plans other than pension (OPEB) and participating employers in 2015. These standards, GASB Statements No. 74 and 75, have substantially revised the accounting requirements previously mandated under GASB Statements No. 43 and 45. The most notable change is that the Annual Required Contribution (ARC) has been eliminated and the Net OPEB Liability will be an item on the employer's financial statement rather than a footnote entry.

GASB 74 applies to financial reporting for public OPEB plans and is required to be implemented for plan fiscal years beginning after June 15, 2016. Note that a plan's fiscal year might not be the same as the employer's fiscal year. Even if the plan does not issue standalone financial statements, but rather is considered a trust fund of a government, it is subject to GASB 74. Under GASB 74, enhancements to the financial statement disclosures are required, along with certain required supplementary information.

GASB 75 governs the specifics of accounting for public OPEB plan obligations for participating employers and is required to be implemented for employer fiscal years beginning after June 15, 2017. GASB 75 requires a liability for OPEB obligations, known as the Net OPEB Liability (Total OPEB Liability for unfunded plans), to be recognized on the balance sheets of participating employers. Changes in the Net OPEB Liability (Total OPEB Liability for unfunded plans) will be immediately recognized as OPEB Expense on the income statement or reported as deferred inflows/outflows of resources depending on the nature of the change.

Executive Summary

Relationship Between Valuation Date, Measurement Date, and Reporting Date

The Valuation Date is December 31, 2016. This is the date as of which the actuarial valuation is performed. The Measurement Date is December 31, 2017. This is the date as of which the total OPEB liability is determined. The Reporting Date is December 31, 2017. This is the plan's and/or employer's fiscal year ending date.

Significant Changes

There have been no significant changes between the valuation date and fiscal year end.

Schedule of Employer Contributions

Fiscal Year Ending December 31	Actuarially Determined Contribution	Actual Employer Contribution	Contribution Deficiency (Excess)	Covered Payroll	Contribution as a % of Covered Payroll
2008	N/A	N/A	N/A	N/A	N/A
2009	N/A	N/A	N/A	N/A	N/A
2010	N/A	N/A	N/A	N/A	N/A
2011	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A
2014	N/A	N/A	N/A	N/A	N/A
2015	N/A	N/A	N/A	N/A	N/A
2016	N/A	N/A	N/A	N/A	N/A
2017	9,476,760	6,308,394	3,168,366	N/A	N/A

Actuarial Methods and Assumptions Used for Funding Policy

The employer pre-funds benefits through contributions to the trust. The current funding policy is to contribute a portion of the Actuarially Determined Contribution as calculated by the actuary. The Actuarially Determined Contribution is the sum of the current year's normal cost plus an amount necessary to amortize the unfunded liability in level dollar payments to a fixed amortization date of December 31, 2030. The following actuarial methods and assumptions were used to calculate the Actuarially Determined Contribution for the 2018 fiscal year.

Valuation Timing	Actuarial valuations for funding purposes are performed annually as of December 31. The most recent valuation was performed as of December 31, 2016.
Actuarial Cost Method	Entry Age Normal
Amortization Method	
Level percent or level dollar	Level dollar
Closed, open, or layered periods	Closed
Amortization period at December 31, 2016	15 years
Amortization growth rate	0.00%
Asset Valuation Method	Five-Year Smoothing
Inflation	2.30%
Salary Increases	N/A
Discount Rate	5.50%
Healthcare Cost Trend Rates	See Appendices attached to this report.
Retirement	See Appendices attached to this report.
Turnover	See Appendices attached to this report.
Mortality	See Appendices attached to this report.

Development of Valuation Assets

Valuation Date December 31:	2012	2013	2014	2015	2016
1. Beginning of Year Assets					
a) Market Value	\$27,322,398	\$32,175,735	\$38,346,096	\$41,314,729	\$43,833,965
b) Valuation Assets	\$29,756,300	\$32,472,863	\$36,782,374	\$40,476,574	\$45,238,831
2. End of Year MVA	32,175,735	38,346,096	41,314,729	43,833,965	48,491,075
3. Beginning of Year Assets					
a) Net Contributions	6,811,316	6,483,447	6,699,735	7,486,835	7,148,657
b) Net Investment Income = (3d)-(3a)-(3c)	2,992,851	4,652,949	1,865,570	2,959	2,690,795
c) Benefit Payments, Refunds, and Admin Expenses	(4,950,830)	(4,966,035)	(5,596,672)	(4,970,558)	(5,182,342)
d) Total Additions to Market Value = (2)-(1a)	4,853,337	6,170,361	2,968,633	2,519,236	4,657,110
4. Average Valuation Assets = (1b) + .5*[(3a)+(3c)]	30,686,543	33,231,569	37,333,906	41,734,713	46,221,989
5. Expected Income at Valuation Date = 6.5%*(4)	2,148,058	2,326,210	2,426,704	2,712,756	3,004,429
6. Gain (Loss) = (3b)-(5)	844,793	2,326,739	(561,134)	(2,709,797)	(313,634)
7. Phased-In Recognition of Investment Return					
a) Current Year: 0.2*(6)	168,959	465,348	(112,227)	(541,959)	(62,727)
b) First Prior Year	(446,897)	168,959	465,348	(112,227)	(541,959)
c) Second Prior Year	89,250	(446,897)	168,959	465,348	(112,227)
d) Third Prior Year	189,229	89,250	(446,897)	168,959	465,348
e) Fourth Prior Year	(1,292,522)	189,229	89,250	(446,897)	168,959
f) Total Recognized Investment Gain	(1,291,981)	465,889	164,433	(466,776)	(82,606)
8. Change in Valuation Assets = (3a)+(3c)+(5)+(7f)	2,716,563	4,309,511	3,694,200	4,762,257	4,888,138
9. End of Year Assets					
a) Market Value = (2)	32,175,735	38,346,096	41,314,729	43,833,965	48,491,075
b) Valuation Assets = (1b) + (8)	32,472,863	36,782,374	40,476,574	45,238,831	50,126,969
c) Difference Between Market & Valuation Assets	(297,128)	1,563,722	838,155	(1,404,866)	(1,635,894)
10. Recognized Rate of Return = [(5)+(7f)]/(4)	2.79%	8.40%	6.94%	5.38%	6.32%
11. Market Rate of Return = 2*(3b)/[(1a)+(2)-(3b)]	10.59%	14.13%	4.80%	0.01%	6.00%

Actuarially Determined Contribution

The following exhibit provides the detailed calculation of the Actuarially Determined Contribution for the 2018 fiscal year.

	December 31, 2016
Normal Cost	\$1,469,289
Unfunded Actuarial Accrued Liability	
Actuarial Accrued Liability	127,617,401
Valuation Assets	<u>50,126,969</u>
Unfunded Actuarial Accrued Liability	<u>77,490,432</u>
Amortization	
Period (years)	15
Amount	7,513,422
Interest to December 31, 2017	494,049
Actuarially Determined Contribution (Prior to Employee Contributions) for 2018 Fiscal Year	\$9,476,760
Sum of Normal Cost, Amortization, and Interest	

Determination of Actuarially Determined Contribution By Division (Prior to Employee Contribution)

	General County Billable	General County Non-Billable	County Agency	Sheriff's Office Billable	Sheriff's Office Non-Billable	Dispatchers
Normal Cost	184,199	330,655	74,027	330,055	478,246	72,107
UAAL						
Actuarial Accrued Liability	21,053,137	42,357,719	8,080,067	14,249,125	37,919,294	3,958,059
Assets	8,269,483	16,637,732	3,173,778	5,596,928	14,894,358	1,554,690
UAAL	12,783,654	25,719,987	4,906,289	8,652,197	23,024,936	2,403,369
Amortization	1,239,495	2,493,793	475,711	838,911	2,232,483	233,029
Interest to December 31, 2017	78,303	155,345	30,236	64,293	149,090	16,782
ADC for 2018 Fiscal Year	1,501,997	2,979,793	579,974	1,233,259	2,859,819	321,918

Statement of Fiduciary Net Position

	<u>December 31, 2016</u>	<u>December 31, 2017</u>
Assets		
Cash and cash equivalents	\$7,591,989	\$1,352,203
Receivables and prepaid expenses:		
Receivable contributions	0	0
Receivable investment income	0	0
Receivables from brokers for unsettled trades	0	0
Prepaid expenses	0	0
Total receivables	0	0
Investments:		
Fixed income	17,347,186	14,704,780
Stocks	23,727,482	41,544,659
Short-term investments	0	0
Real estate	0	0
Alternative investments	0	0
Total investments	41,074,668	56,249,439
Invested securities lending cash collateral	0	0
Capital assets net of accumulated depreciation	0	0
Total assets	48,666,657	57,601,642
Liabilities		
Accrued expenses and benefits payable	175,582	202,676
Securities lending cash collateral	0	0
Payable to brokers for unsettled trades	0	0
Total liabilities	175,582	202,676
Net position restricted for postemployment benefits other than pensions	\$48,491,075	\$57,398,966

Statement of Changes in Fiduciary Net Position

December 31, 2017

Additions

Member contributions	\$404,303
Employer contributions	6,308,394
Total contributions	6,712,697
Investment income (loss):	
Interest	4,799
Dividends	0
Equity fund income, net	0
Net increase in fair value of investments	6,535,847
Securities lending income	0
Less investment expenses:	
Direct investment expense	0
Securities lending management fees	0
Securities lending borrower rebates	0
Net investment income	6,540,646
Other income	285,737
Total additions	13,539,080

Deductions

Service benefits	4,504,206
Disability benefits	N/A
Death benefits	N/A
Refunds of member contributions	103,067
Administrative expenses	23,916
Total deductions	4,631,189
Net increase (decrease)	8,907,891

Net position restricted for postemployment benefits other than pensions

Beginning of year (December 31, 2016)	48,491,075
End of year (December 31, 2017)	\$57,398,966

Money-Weighted Rate of Return

Fiscal Year Ending December 31	Net Money-Weighted Rate of Return
2008	N/A
2009	N/A
2010	N/A
2011	N/A
2012	N/A
2013	N/A
2014	N/A
2015	N/A
2016	N/A
2017	13.76%

Calculation of Money-Weighted Rate of Return

The money-weighted rate of return considers the changing amounts actually invested during a period and weights the amount of plan investments by the proportion of time they are available to earn a return during that period. External cash flows are determined on a monthly basis and are assumed to occur at the beginning of each month. External cash inflows are netted with external cash outflows, resulting in a net external cash flow in each month. The money-weighted rate of return is calculated net of investment expenses.

	Net External Cash Flows	Periods Invested	Period Weight	Net External Cash Flows With Interest
Beginning Value - December 31, 2016	\$48,491,075	12.00	1.00	\$55,165,325
Monthly net external cash flows:				
January	173,459	12.00	1.00	197,334
February	173,459	11.00	0.92	195,308
March	173,459	10.00	0.83	193,055
April	173,459	9.00	0.75	191,073
May	173,459	8.00	0.67	189,112
June	173,459	7.00	0.58	186,930
July	173,459	6.00	0.50	185,012
August	173,459	5.00	0.42	183,113
September	173,459	4.00	0.33	181,000
October	173,459	3.00	0.25	179,142
November	173,459	2.00	0.17	177,304
December	173,459	1.00	0.08	175,258
Ending Value - December 31, 2017	57,398,966			57,398,966
Money-Weighted Rate of Return	13.76%			

Long-Term Expected Rate of Return

The best-estimate range for the long-term expected rate of return is determined by adding expected inflation to expected long-term real returns and reflecting expected volatility and correlation. The capital market assumptions are per Milliman's investment consulting practice as of December 31, 2017.

Asset Class	Index	Target Allocation	Long-Term Expected Arithmetic Real Rate of Return	Long-Term Expected Geometric Real Rate of Return
Cash	Citigroup 90-Day T-Bills	3.00%	0.18%	0.18%
Core Fixed Income	Barclays Aggregate	20.00%	2.06%	1.93%
High Yield Bonds	Barclays High Yield	2.00%	4.69%	4.16%
Non-US Fixed Income	JPM GBI Global ex-US	15.00%	0.32%	-0.22%
Large Cap US Equities	S&P 500	25.00%	4.30%	3.13%
Mid Cap US Equities	Russell Microcaps	10.00%	4.83%	3.27%
Small Cap US Equities	Russell 2000	10.00%	5.53%	3.62%
Developed Foreign Equities	MSCI EAFE NR	7.00%	5.52%	3.91%
Emerging Market Equities	MSCI Emerging Markets	3.00%	7.82%	4.59%
Real Estate (Property)	NCREIF/TBI Property	3.00%	3.83%	3.13%
Real Estate (REITS)	FTSE NAREIT Equity REIT	2.00%	5.04%	3.27%
Assumed Inflation - Mean			2.30%	2.30%
Assumed Inflation - Standard Deviation			2.00%	2.00%
Portfolio Real Mean Return			3.51%	2.98%
Portfolio Nominal Mean Return			5.82%	5.35%
Portfolio Standard Deviation			10.17%	10.17%
Long-Term Expected Rate of Return				5.50%

Depletion Date Projection

GASB 74 and 75 generally require that a blended discount rate be used to measure the Total OPEB Liability (the Actuarial Accrued Liability calculated using the Individual Entry Age Normal Cost Method). The long-term expected return on plan investments may be used to discount liabilities to the extent that the plan's Fiduciary Net Position (fair market value of assets) is projected to cover benefit payments and administrative expenses. A 20-year tax-exempt municipal bond yield or index rate must be used for periods where the Fiduciary Net Position is not projected to cover benefit payments and administrative expenses. Determining the discount rate under GASB 74 and 75 will often require that the actuary perform complex projections of future benefit payments and asset values. GASB 74 and 75 (paragraph 29) do allow for alternative evaluations of projected solvency, if such evaluation can reliably be made. GASB does not contemplate a specific method for making an alternative evaluation of sufficiency; it is left to professional judgment.

The following circumstances justify an alternative evaluation of sufficiency for Monroe County:

- Monroe County has at least a 5-year history of contributing approximately \$7M to the OPEB Trust.
- GASB 74 and 75 specify that the projections regarding future solvency assume that plan assets earn the assumed rate of return and there are no future changes in the plan provisions or actuarial methods and assumptions, which means that the projections would not reflect any adverse future experience which might impact the plan's funded position

Based on these circumstances, it is our professional opinion that the detailed depletion date projections outlined in GASB 74 and 75 will show that the Fiduciary Net Position is always projected to be sufficient to cover benefit payments and administrative expenses.

Net OPEB Liability

Net OPEB Liability	December 31, 2016	December 31, 2017
Total OPEB liability	\$127,617,401	\$130,875,639
Fiduciary net position	48,491,075	57,398,966
Net OPEB liability	79,126,326	73,476,673
Fiduciary net position as a % of total OPEB liability	38.00%	43.86%
Covered payroll	N/A	N/A
Net OPEB liability as a % of covered payroll	N/A	N/A

The total OPEB liability was determined by an actuarial valuation as of the valuation date, calculated based on the discount rate and actuarial assumptions below, and was then projected forward to the measurement date. There have been no significant changes between the valuation date and the fiscal year end. Any significant changes during this period must be reflected as prescribed by GASB 74 and 75.

Discount Rate

Discount rate	5.50%	5.50%
Long-term expected rate of return, net of investment expense	5.50%	5.50%
Municipal bond rate	N/A	N/A

The plan's fiduciary net position was projected to be available to make all projected future benefit payments of current active and inactive employees. Therefore, the discount rate for calculating the total OPEB liability is equal to the long-term expected rate of return.

Other Key Actuarial Assumptions

The OPEB plan has not had a formal actuarial experience study performed. The demographic assumptions are based on the experience study prepared by the fund actuary for the Monroe County Employees Retirement System.

Valuation date	December 31, 2016	December 31, 2016
Measurement date	December 31, 2016	December 31, 2017
Inflation	2.30%	2.30%
Salary increases including inflation	See Actuarial Assumptions	See Actuarial Assumptions
Mortality	RP-2014 Blue Collar Mortality Tables (Healthy Annuitant, Employee, and Disabled, as appropriate) projected back to 2006 base year using Projection Scale MP-2014 (male and female, as appropriate) with generational projection using Projection Scale MP-2016	RP-2014 Blue Collar Mortality Tables (Healthy Annuitant, Employee, and Disabled, as appropriate) projected back to 2006 base year using Projection Scale MP-2014 (male and female, as appropriate) with generational projection using Projection Scale MP-2016
Actuarial cost method	Entry Age Normal	Entry Age Normal

Changes in Net OPEB Liability

Changes in Net OPEB Liability	Increase (Decrease)		
	Total OPEB Liability	Plan Fiduciary Net Position	Net OPEB Liability
	(a)	(b)	(a) - (b)
Balances as of December 31, 2016	\$127,617,401	\$48,491,075	\$79,126,326
Changes for the year:			
Service cost	1,469,289		1,469,289
Interest on total OPEB liability	6,974,764		6,974,764
Effect of plan changes	0		0
Effect of economic/demographic gains or losses	(578,542)		(578,542)
Effect of assumptions changes or inputs	0		0
Benefit payments	(4,607,273)	(4,607,273)	0
Employer contributions		6,308,394	(6,308,394)
Member contributions		404,303	(404,303)
Net investment income		6,826,383	(6,826,383)
Administrative expenses		(23,916)	23,916
Balances as of December 31, 2017	130,875,639	57,398,966	73,476,673

Sensitivity Analysis

The following presents the net OPEB liability of the County, calculated using the discount rate of 5.50%, as well as what the County's net OPEB liability would be if it were calculated using a discount rate that is 1 percentage point lower (4.50%) or 1 percentage point higher (6.50%) than the current rate.

	Current		
	1% Decrease	Discount Rate	1% Increase
	4.50%	5.50%	6.50%
Total OPEB liability	\$153,484,757	\$130,875,639	\$113,017,468
Fiduciary net position	57,398,966	57,398,966	57,398,966
Net OPEB liability	96,085,791	73,476,673	55,618,502

The following presents the net OPEB liability of the County, calculated using the current healthcare cost trend rates as well as what the County's net OPEB liability would be if it were calculated using trend rates that are 1 percentage point lower or 1 percentage point higher than the current trend rates.

	Current		
	1% Decrease	Trend Rate	1% Increase
Total OPEB liability	\$111,236,622	\$130,875,639	\$155,977,116
Fiduciary net position	57,398,966	57,398,966	57,398,966
Net OPEB liability	53,837,656	73,476,673	98,578,150

Schedule of Changes in Net OPEB Liability and Related Ratios
(in 1,000s)

	Fiscal Year Ending December 31									
	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Total OPEB Liability										
Service cost	\$1,469	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interest on total OPEB liability	6,975	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Changes of benefit terms	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Effect of economic/demographic (gains) or losses	(579)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Effect of assumption changes or inputs	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Benefit payments	(4,607)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net change in total OPEB liability	3,258	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total OPEB liability, beginning	127,617	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total OPEB liability, ending (a)	130,876	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fiduciary Net Position										
Employer contributions	\$6,308	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Member contributions	404	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Investment income	6,826	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Benefit payments	(4,607)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Administrative expenses	(24)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net change in plan fiduciary net position	8,908	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fiduciary net position, beginning	48,491	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fiduciary net position, ending (b)	57,399	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net OPEB liability, ending = (a) - (b)	\$73,477	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fiduciary net position as a % of total OPEB liability	43.86%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Covered payroll	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net OPEB liability as a % of covered payroll	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

This schedule is presented to illustrate the requirement to show information for 10 years. However, recalculations of prior years are not required, and if prior years are not reported in accordance with the current GASB standards, they should not be reported.

Notes to Schedule:

* Results may not add due to rounding

Schedule of County Contributions
(in 1,000s)

	Fiscal Year Ending December 31									
	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Actuarially Determined Contribution	\$9,477	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Contributions in relation to the										
Actuarially Determined Contribution	<u>6,308</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Contribution deficiency/(excess)	<u>\$3,168</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Covered payroll	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Contributions as a percentage of covered payroll	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

This schedule is presented to illustrate the requirement to show information for 10 years. However, recalculations of prior years are not required, and if prior years are not reported in accordance with the current GASB standards, they should not be reported.

Net OPEB Obligation

The following exhibit includes the information needed to comply with GASB Statement No. 45, "Accounting and Financial Reporting by Employers for Postemployment Benefits Other Than Pensions", for the fiscal year ending December 31, 2016, along with the prior-period adjustment necessary to transition to GASB 75.

Net OPEB obligation/(asset) on December 31, 2015	\$19,626,257
Annual Required Contribution	8,904,181
Interest on net OPEB obligation/(asset)	1,079,443
Adjustment to Annual Required Contribution	1,758,091
Annual OPEB cost	8,225,533
Contributions made	6,721,737
Increase in net OPEB obligation/(asset)	1,503,796
Net OPEB obligation/(asset) on December 31, 2016	21,130,053
Prior-period adjustment	57,996,273
Net OPEB liability on December 31, 2016	79,126,326

OPEB Expense

OPEB Expense	January 1, 2016 to December 31, 2016	January 1, 2017 to December 31, 2017
Service cost	N/A	\$1,469,289
Interest on total OPEB liability	N/A	6,974,764
Effect of plan changes	N/A	0
Administrative expenses	N/A	23,916
Member contributions	N/A	(404,303)
Expected investment return net of investment expenses	N/A	(2,723,484)
Recognition of Deferred Inflows/Outflows of Resources		
Recognition of economic/demographic gains or losses	N/A	(179,115)
Recognition of assumption changes or inputs	N/A	0
Recognition of investment gains or losses	N/A	(820,580)
OPEB Expense	N/A	4,340,487

As of December 31, 2017, the deferred inflows and outflows of resources are as follows:

Deferred Inflows / Outflows of Resources	Deferred Inflows of Resources	Deferred Outflows of Resources
Differences between expected and actual experience	(\$399,427)	\$0
Changes of assumptions	0	0
Net difference between projected and actual earnings	(3,282,319)	0
Contributions made subsequent to measurement date	0	0
Total	(3,681,746)	0

Amounts currently reported as deferred outflows of resources and deferred inflows of resources related to other postemployment benefits will be recognized in OPEB expense as follows:

Year ended December 31:	
2018	(\$999,695)
2019	(999,695)
2020	(861,777)
2021	(820,579)
2022	0
Thereafter*	0

* Note that additional future deferred inflows and outflows of resources may impact these numbers.

OPEB Expense By Division

2017 OPEB Expense By Division	General County Billable	General County Non-Billable	County Agency	Sheriff's Office Billable	Sheriff's Office Non-Billable	Dispatchers
Service cost	184,199	330,655	74,027	330,055	478,246	72,107
Interest on total OPEB liability	1,147,432	2,306,370	440,560	787,898	2,074,722	217,782
Effect of plan changes	0	0	0	0	0	0
Administrative expenses	3,946	7,938	1,514	2,670	7,106	742
Member contributions	(75,709)	(123,767)	(24,426)	(63,991)	(101,600)	(14,810)
Expected investment return net of investment expenses	(449,294)	(903,957)	(172,437)	(304,091)	(809,236)	(84,469)
Recognition of Deferred Inflows/Outflows of Resources						
Recognition of economic/demographic gains or losses	(29,549)	(59,450)	(11,341)	(19,999)	(53,221)	(5,555)
Recognition of assumption changes or inputs	0	0	0	0	0	0
Recognition of investment gains or losses	(135,372)	(272,360)	(51,955)	(91,622)	(243,821)	(25,450)
OPEB Expense	645,653	1,285,429	255,942	640,920	1,352,196	160,347

Schedule of Deferred Inflows and Outflows of Resources

	Original Amount	Date Established	Original Recognition in Period*	Amount Recognized in 12/31/2017 Expense	Balance of Deferred Inflows 12/31/2017	Balance of Deferred Outflows 12/31/2017
Investment (gains) or losses	(\$4,102,899)	12/31/2017 Total	5.00	<u>(\$820,580)</u> (820,580)	<u>(\$3,282,319)</u> (3,282,319)	<u>\$0</u> 0
Economic/demographic (gains) or losses	(578,542)	12/31/2017 Total	3.23	<u>(179,115)</u> (179,115)	<u>(399,427)</u> (399,427)	<u>0</u> 0
Assumption changes or inputs	0	12/31/2017 Total	0.00	<u>0</u> 0	<u>0</u> 0	<u>0</u> 0

* Investment (gains)/losses are recognized in OPEB expense over a period of five years; economic/demographic (gains)/losses and assumption changes or inputs are recognized over the average remaining service life for all active and inactive members.

Glossary

Actuarially Determined Contribution	A target or recommended contribution to a defined benefit OPEB plan for the reporting period, determined based on the funding policy and most recent measurement available when the contribution for the reporting period was adopted.
Deferred Inflows/Outflows of Resources	Portion of changes in net OPEB liability that is not immediately recognized in OPEB Expense. These changes include differences between expected and actual experience, changes in assumptions, and differences between expected and actual earnings on plan investments.
Discount Rate	Single rate of return that, when applied to all projected benefit payments, results in an actuarial present value of projected benefit payments equal to the sum of: <ol style="list-style-type: none">1) The actuarial present value of benefit payments projected to be made in future periods where the plan assets are projected to be sufficient to meet benefit payments, calculated using the Long-Term Expected Rate of Return.2) The actuarial present value of projected benefit payments not included in (1), calculated using the Municipal Bond Rate.
Fiduciary Net Position	Equal to market value of assets.
Long-Term Expected Rate of Return	Long-term expected rate of return on plan investments expected to be used to finance the payment of benefits, net of investment expenses.
Money-Weighted Rate of Return	The internal rate of return on plan investments, net of investment expenses.
Municipal Bond Rate	Yield or index rate for 20-year, tax-exempt general obligation municipal bonds with an average rating of AA/Aa or higher.
Net OPEB Liability	Total OPEB Liability minus the Plan's Fiduciary Net Position.
Projected Benefit Payments	All benefits estimated to be payable through the OPEB plan to current active and inactive employees as a result of their past service and expected future service.
Service Cost	The portion of the actuarial present value of projected benefit payments that is attributed to a valuation year.
Total OPEB Liability	The portion of actuarial present value of projected benefit payments that is attributable to past periods of member service using the Entry Age Normal cost method based on the requirements of GASB 74 and 75.

Actuarial Assumptions

The following actuarial assumptions were used in the development of the Monroe County's retiree health cost projections. Where consistent with the terms of the plan, actuarial assumptions have utilized the assumptions for the Monroe County Employees Retirement System (MCERS) as provided in the December 31, 2016 Actuarial Valuation report.

- Interest Discount Rate:** 5.50% compounded annually for funding policy; 5.50% as of December 31, 2016 and as of December 31, 2017 for GASB 74/75. Since the Fiduciary Net Position is projected to be sufficient to cover benefit payments and administrative expenses, the discount rate is equal to the long term expected rate of return.
- Mortality:** RP-2014 Blue Collar Mortality Tables (Healthy Annuitant, Employee, and Disabled, as appropriate) projected back to 2006 base year using Projection Scale MP-2014 (male and female, as appropriate) with generational projection using Projection Scale MP-2016).
- Employee Turnover/Withdrawal:** MCERS for all employees. Rates are shown in the table below.

Sample Ages	Years of Service	% of Active Members Separating within Next Year	
		Sheriff's Office & Dispatchers	General County & County Agency
ALL	0	22.50%	2.00%
	1	13.50	13.00
	2	10.50	12.00
	3	10.50	10.00
	4	10.50	8.00
25 30 35 40 45 50 55 60	5 & Over	3.00	6.12
		3.00	6.12
		2.00	5.44
		2.00	5.10
		1.75	3.40
		1.00	3.40
		0.50	0.85
0.00	0.85		

- Disablement:** MCERS disability rates for all employees. Rates are shown in the table below.

Sample Ages	% of Active Members Becoming Disabled within Next Year	
	Men	Women
20	0.1170%	0.1020%
25	0.1170	0.1020
30	0.1170	0.1020
35	0.1170	0.1020
40	0.3015	0.3560
45	0.3975	0.4050
50	0.7380	0.5670
55	1.3395	0.7660
60	2.1210	1.0170

5. **Retirement:** MCERS retirement rates for all employees. Rates are shown in the table below.

Age	Percent of Active Members Retiring Within Next Year	
	General County & County Agency	Sheriff's Office & Dispatchers
50		23.50%
51		23.50
52		23.50
53		31.25
54		31.25
55	37.50%	31.25
56	12.50	31.25
57	12.50	15.63
58	12.50	7.88
59	12.50	7.88
60	20.00	7.88
61	20.00	7.88
62	20.00	7.88
63	25.00	7.88
64	25.00	7.88
65	25.00	100.00
66	30.00	
67	30.00	
68	30.00	
69	30.00	
70	100.00	

6. **Salary Increase:** MCERS merit and longevity for all employees. Rates are shown in the table below.

Years of Service	Base (Economic)	Annual Rate of Pay Increases for Sample Ages	
		Merit and Longevity	Total
		General County, County Agency, Sheriff's Office & Dispatchers	General County, County Agency, Sheriff's Office & Dispatchers
1	3.00%	2.50%	5.50%
2	3.00	2.50	5.50
3	3.00	2.50	5.50
4	3.00	2.50	5.50
5	3.00	2.50	5.50
6	3.00	2.50	5.50
7	3.00	2.50	5.50
8	3.00	2.50	5.50
9+	3.00	0.50	3.50

7. Percentage of Retirees Participating In Retiree Medical Coverage:

Future retirees: 100% of current eligible employees are expected to participate in Monroe County's retiree health insurance plan.

Current retirees: Actual retiree participation.

8. Percentage of Retirees Electing Family Coverage:

Future retirees: 85% of male and 30% of female General and County Agency employees and 90% of male and 50% of female Sheriff's Office employees and Dispatchers were assumed to have 2 person coverage at retirement.

Current retirees: Actual family coverage election.

9. Age Difference of Active Employees and Spouses: Spouses same age as participants.

10. Annual Medical Trend Rate Assumptions: Medical inflation was based on the "Getzen" model published by the Society of Actuaries for purposes of evaluating long term medical trend. Under the Patient Protection and Affordable Care Act of 2010 including changes passed into law on December 18, 2015, a federal excise tax will apply for high cost health plans beginning in 2020. A margin to reflect the impact of the excise tax in future years is reflected in the assumed trend. The trend has also been adjusted to reflect the phase-in of the health benefit plan available to future retirees. The following tables show the trend rates used in this valuation.

Annual Trend Rate—Pre-65			
Year	Medical	Year	Dental/Vision
2017	2.00%	2017	5.00%
2018	1.40	2018	5.00
2019	0.90	2019	5.00
2020	0.40	2020	5.00
2030	5.00	2030	5.00
2040	5.30	2040	5.00
2050	5.50	2050	4.70
2060	5.20	2060	4.70
2070	4.50	2070	4.20
Ultimate (2080)	4.10	Ultimate (2074)	3.90

Annual Trend Rate—Post-65			
Year	Medical	Year	Dental/Vision
2017	9.00%	2017	5.00%
2018	6.40	2018	5.00
2019	5.80	2019	5.00
2020	5.30	2020	5.00
2030	4.90	2030	4.90
2040	5.50	2040	5.00
2050	5.40	2050	4.70
2060	5.20	2060	4.60
2070	4.50	2070	4.20
Ultimate (2078)	4.10	Ultimate (2074)	3.90

11. **Expected 2017 Monthly Medical Costs per Retiree:** We developed estimates of the 2017 monthly medical costs per retiree by age based on the County's current claim cost experience and actual administrative costs per capita, adjusted for demographic differences between retirees and all participants (actives and retirees combined) and adjusted for plan benefit differences.

Age	Male		Female	
	Single	Family	Single	Family
55	\$ 811	\$1,779	\$ 897	\$1,780
60	1,048	2,173	1,053	2,174
64	1,325	2,610	1,213	2,610
65	433	845	411	845
70	493	948	455	948
75	543	1,035	492	1,035
80	572	1,086	514	1,086

12. **Expected 2017 Monthly Dental Costs per Retiree:** We developed estimates of the 2017 monthly dental costs per retiree by age based on the County's current claim cost experience and actual administrative costs per capita, adjusted for demographic differences between retirees and all participants (actives and retirees combined) and adjusted for plan benefit differences.

Age	Male		Female	
	Single	Family	Single	Family
55	\$25	\$53	\$26	\$53
60	28	58	28	58
64	30	61	29	61
65	30	61	29	61
70	31	63	29	63
75	31	63	29	63
80	31	63	29	63

13. **Changes in Assumptions Since Prior Valuation:** The estimated annual claim costs were changed to reflect anticipated experience pursuant to a review of the medical provisions and recent experience. The medical and dental trend rates were changed to reflect anticipated experience under the most recent Getzen model application. The mortality assumption was updated based upon the most recent publication distributed by the Society of Actuaries. The overall impact of the new assumptions is a decrease in the benefit obligations. The long term expected rate of return has decreased from 6.5% to 5.5%. Since the discount rate is set equal to the long term expected rate of return, the impact of this change is an increase in the benefit obligations.

14. **Rationale for Significant Assumptions:** With any valuation of future benefits, assumptions of anticipated future events are required. If actual events differ from the assumptions made, the actual cost of the plan will vary as well. The following assumptions should be reviewed for appropriateness.

- Discount Rate:** Single rate of return that, when applied to all projected benefit payments, results in an actuarial present value of projected benefit payments equal to the sum of:
- 1) The actuarial present value of benefit payments projected to be made in future periods where the plan assets are projected to be sufficient to meet benefit payments, calculated using the Long-Term Expected Rate of Return.
 - 2) The actuarial present value of projected benefit payments not included in (1), calculated using the Municipal Bond Rate.

Demographic Assumptions:	Monroe County participates in the Monroe County Employees Retirement System. The actuary for the system updates assumptions periodically based upon plan experience. When consistent with the terms of the County's retiree medical plan, we have used the assumptions used in the System's December 31, 2016 actuarial valuation.
Medical Trend:	We are using medical inflation assumptions based on the "Long Term Healthcare Costs Trend Resource Model" created for the Society of Actuaries by Professor Thomas E. Getzen of Temple University. This model reflects the most current academic research regarding future healthcare cost trends.
Expected Medical Costs:	Relative cost factors were developed from the Milliman Health Cost Guidelines. Based on the carrier premium rates and relative age cost factors assumptions, we developed age adjusted "per member per month" (PMPM) costs for 2017.
Participant Rate and Spouse Election:	We have based the rate on recent experience in the plan.

Data

1. **Monthly 2017 Retiree Premiums:** The current employee premium rates for plan members are shown in the following table.

Monthly 2017 Pre-Medicare Health Insurance Premiums				
Description	Single	Employee & Spouse	Employee & Child(ren)	Family
BCBSM PPO 1, \$10 Rx	\$794.41	\$1,986.03	\$1,588.85	\$2,383.27
BCBSM PPO 1, \$10/\$20/\$30 Rx	\$720.17	\$1,800.43	\$1,440.37	\$2,160.55
BCBSM PPO 1, \$10/\$40 Rx	\$688.57	\$1,721.45	\$1,377.18	\$2,065.75
BCBSM PPO 2, \$10/\$20/\$30 Rx	\$675.20	\$1,687.96	\$1,350.37	\$2,025.57
BCBSM PPO 2, \$10/\$40 Rx	\$643.60	\$1,608.98	\$1,287.18	\$1,930.77
BCBSM PPO 3, \$10/\$40 Rx	\$573.59	\$1,434.00	\$1,147.18	\$1,720.77
BCBSM PPO 3, \$10/\$20/\$30 Rx	\$605.19	\$1,512.98	\$1,210.37	\$1,815.57
BCBSM PPO 4, \$10/\$40 Rx	\$531.32	\$1,328.27	\$1,062.61	\$1,593.91
BCBSM PPO 5, \$10/\$40 Rx	\$516.06	\$1,290.13	\$1,032.11	\$1,548.15
BCBSM PPO 6, \$10/\$40 Rx	\$489.62	\$1,224.00	\$979.21	\$1,468.81
BCBSM PPO 3R, 50% (\$5/\$50) Rx	\$532.43	\$1,331.09	\$1,064.86	\$1,597.29
BCBSM PPO 6R, 50% (\$5/\$50) Rx	\$470.63	\$1,176.60	\$941.25	\$1,411.92
BCBSM FB3 w/H.S.A., Integrated Rx	\$389.72	\$974.30	\$779.44	\$1,169.16
BCBSM EPO 1, \$2 Rx (Formerly Paramount & Blue Care Network)	\$841.05	\$2,102.62	\$1,682.10	\$2,523.15
BCBSM EPO 2, \$10/\$20/\$30 Rx (Formerly Blue Care Network)	\$737.71	\$1,844.24	\$1,475.39	\$2,213.10
BCBSM EPO 1, \$10/\$20 Rx (Formerly Paramount)	\$811.95	\$2,029.84	\$1,623.87	\$2,435.81
BCBSM EPO 3, \$10/\$20/\$30 Rx (Formerly Paramount)	\$727.59	\$1,818.95	\$1,455.17	\$2,182.76
BCBSM CMM 1, \$5 Rx	\$936.35	\$2,340.90	\$1,872.73	\$2,809.07
BCBSM CMM 2, \$2 Rx	\$945.85	\$2,364.64	\$1,891.71	\$2,837.56
BCBSM CMM 3, \$2 Rx	\$943.41	\$2,358.50	\$1,886.81	\$2,830.22
BCBSM CMM 4, \$10 Rx	\$898.01	\$2,244.98	\$1,796.00	\$2,693.99

Monthly 2017 Post-Medicare Health Insurance Premiums		
Description	Single	Employee & Spouse
Plan F \$100 Deductible, \$10 Rx	\$514.70	\$1,029.40
Plan F \$100 Deductible, \$10/\$20/\$30 Rx	\$491.60	\$983.20
Plan F, \$100 Deductible, \$10/\$40 Rx	\$420.40	\$840.80
Plan F, \$100 Deductible, 50% (\$5/\$50) Rx	\$388.90	\$777.80
Plan F, \$0 Deductible, \$2 Rx	\$572.90	\$1,145.80
Plan F, \$0 Deductible, \$10 Rx	\$525.70	\$1,051.40
Plan F, \$0 Deductible, \$10/\$20/\$30 Rx	\$502.60	\$1,005.20
Plan F, \$100 Deductible, \$5 Rx	\$540.90	\$1,081.80
Plan F, \$50 Deductible, \$2 Rx	\$565.90	\$1,131.80
Plan F, \$100 Deductible, \$2 Rx	\$561.90	\$1,123.80

Monthly 2017 Dental and Vision Insurance Premiums				
Description	Single	Employee & Spouse	Employee & Child(ren)	Family
BCBSM Dental 1 (75%/25% w/ \$800 Max Benefit)	\$27.94	\$71.24	\$55.87	\$86.60
BCBSM Dental 2 (100%/75%/50% w/ \$1000 Max Benefit)	\$25.28	\$64.46	\$50.56	\$78.36
BCBSM Vision 1 (24 Month Exam, Lenses & Frames)	\$1.80	\$4.60	\$3.60	\$5.59
BCBSM Vision 2 (12 Month Exam, Lenses & Frames)	\$2.07	\$5.27	\$4.13	\$6.40
BCBSM Vision 3 (12 Month Exam & Lenses, 24 Month Frames)	\$2.03	\$5.16	\$4.05	\$6.28

2. **Participant Data:** We relied on the following medical plan participant data as of February 27, 2017. We have assumed no material changes in the participant data between December 31, 2016 and February 27, 2017.

	Participant Count	Average Age	Average Service
Active Employees	261	48.2	18.3
Retirees	456	67.0	

Plan Provisions

Group	Eligibility Condition ¹	Medical Benefits ^{2,7}	Prescription Drug	Spouse Coverage	Cost Sharing	Employee Contributions
General County ⁶	Age 55 with 30 years or age 60 with 8 years of service. New hires are no longer eligible for County-paid retiree health care (the effective dates vary by unit).	Yes	Yes	County pays 50% plus 2.27% for each year in excess of 8 years of service at retirement. ⁴	³	3% of Pay
County Agency	Age 55 with 30 years or age 60 with 8 years of service. Effective 1/1/2008, new hires are no longer eligible for retiree health care.	Yes	Yes	County pays 50% plus 2.27% for each year in excess of 8 years of service at retirement. ⁴	³	3% of Pay
Sheriff's Office	Age 50 with 25 years or age 60 with 8 years of service. New hires are no longer eligible for County-paid retiree health care (the effective dates vary by unit).	Yes	Yes	County pays 50% plus 2.94% for each year of service in excess of 8 years at retirement. ⁵	³	3% of Pay
Dispatchers ⁶	Age 50 with 25 years or age 60 with 8 years of service. Effective 10/1/2007, new hires are no longer eligible for County-paid retiree health care.	Yes	Yes	County pays 50% plus 2.94% for each year of service in excess of 8 years at retirement. ⁵	³	3% of Pay

- ¹ Disabled retirees and survivors of deceased employees receive coverage. Deferred vested members do not receive retiree health care coverage.
- ² Retirees are covered by various plans with different deductibles and co-pays. For Pre-65 retirees the County pays 100% of the BCBSM FB3 with HSA, Interstate RX employee premium; for Post-65 retirees the County pays 100% of the employee premium.
- ³ All eligible groups mirror Active Employee Cost Sharing.
- ⁴ For members who retire on or after 12/31/1996. Coverage to the spouse continues upon the retiree's death, provided the spouse is receiving the deceased retiree's retirement allowance.
- ⁵ For members who retire on or after 1/1/2001. Coverage to the spouse continues upon the retiree's death, provided the spouse is receiving the deceased retiree's retirement allowance.
- ⁶ General County & Dispatch employees who retired prior to a date defined in their CBA will receive retiree health care benefits upon attainment of the age and service requirements listed.
- ⁷ Retirees are also provided Life Insurance in the amount of \$10,000 for Department Heads, and \$4,000 for all other Retirees.

Valuation Group	Union Name	Not Eligible for Retiree Health Care if Hired on or After	Not Eligible for Retiree Life Insurance if Hired on or After
General County	Non-Union Other	10/28/2003	1/1/2003
	Non-Union Management	10/28/2003	1/1/2003
	Elected Officials-Non-Union	10/28/2003	1/1/2003
	Michigan Nurses Association Unit I	10/28/2003	8/28/2007
	UAW/Friend of the Court	10/28/2003	3/23/2004
	UAW/Probate Court	10/28/2003	8/24/2004
	United Steelworkers/Youth Center	6/14/2005	1/1/2011
	POAM/District Court Unit I	9/2/2005	1/1/2011
	POAM/District Court Unit II	9/2/2005	1/1/2011
	POAM/Assistant Prosecutors	9/13/2005	9/13/2005
	AFSCME General	7/25/2006	7/25/2006
	AFSCME District Court	7/25/2006	7/25/2006
	AFSCME Youth Center	7/25/2006	7/25/2006
	UAW/Youth Center	8/28/2007	8/28/2007
	County (Non-Union) Part-time	N/A	N/A
County Agency	Utility Workers of America/County Agency	1/1/2008	Available
	Non-Union/County Agency	10/28/2003	1/1/2003
Sheriff's Office	POAM/Sheriff Deputies	7/1/2013	7/1/2013
	POLC/Command Officers	7/1/2013	7/1/2013
	POAM/Correctional Officers Unit I	1/1/2011	12/11/2007
	POAM/Correctional Officers Unit II	1/1/2011	2/12/2008
Dispatchers	POLC/Communication Officers	10/1/2007	10/1/2007
	POLC/Communication Supervisors	10/1/2007	10/1/2007