

# CASE STUDY

## Montcalm Care Network



### Key Takeaways

- As a result of its actions, Montcalm Care Network (MCN) has 117 actively enrolled participants in the MERS Defined Contribution Plan who are taking advantage of the matching dollars.
- MCN found that transferring plans is not an easy task, but they were determined to make this change for the benefit of their employees.



### Municipality Profile

- MCN employs over 150 people.
- MCN provides specialist behavioral health services to individuals and families in Montcalm County.

### MERS Programs Used

- Defined Benefit
- Defined Contribution
- Health Care Savings Program
- 457 Program

### Situation

MCN administrators had the fiduciary responsibility for their 457 and post-employment health plans. This meant they were responsible and liable for selecting the investment options, monitoring fund performance, and ensuring fees were reasonable.

### Process

After attending a MERS presentation, administrators learned that MERS holds the sole fiduciary responsibility for our 457 and Health Care Savings Program, removing that risk and liability from the institution.

### Strategy

Montcalm Care Network worked with MERS staff to transfer all 457 plans to MERS as well as move the post-employment health plans to the MERS Health Care Savings Plan.



## Results

Montcalm Care Network was able to realize lower investment fees, meaning participants were able to keep more money in their accounts. Employees now have one retirement benefits provider, making it easier for them to access information on their benefits. Also, administrators were able to contact past employees who didn't even recall having accounts with the other institutions.



Best-in-class team accepting Impact Award at the MERS 2023 Annual Conference



1134 Municipal Way  
Lansing, MI 48917  
[www.mersofmich.com](http://www.mersofmich.com)  
800.767.6377

Note: This case study may contain a description of MERS benefits, policies or procedures. MERS has made every effort to ensure that the information provided is accurate and up to date. Where the publication conflicts with the relevant Plan Document, the Plan Document controls. For questions related to this document or other MERS products and services, please contact our Service Center at 800.767.6377