

OPEB Trust Administration

Market-leading Trust Administration and Consultative Benefit Solutions

MidAmerica Administrative & Retirement Solutions (MidAmerica) has been an expert in administering Trust solutions for more than 26 years—pioneering usage of the OPEB Trust to help public sector employers manage their finances in an environment of rising health care costs. With MidAmerica, Trust administration benefits include:



Expert Trust Administration and Compliance Support—at no cost.

MidAmerica provides expert Trust administration for the public sector that includes employer resolutions and plan documents (including regulatory amendments), dedicated account representatives, and expert compliance support—all at no cost.



Diverse Investment Options—including a Fixed Interest Annuity

The Trust product includes a selection of funds covering the entire risk-return spectrum. We offer both a guaranteed fixed annuity and a diversified lineup of variable investments including index funds, lifestyle funds, and target date funds. Fund lineups are selected from a universe of nearly 200 available funds, with quarterly performance monitoring available at no cost to ensure low-performing funds are removed. Employers opting for the fixed interest annuity will receive a stated 1.80% interest rate through 2021; this is the net crediting rate and is inclusive of all fees. Thereafter, the minimum guaranteed interest rate will be 1.0%, although the actual credited rate could be higher based on market conditions. A summary of historical crediting rates for the fixed annuity product is provided below.

Calendar Year Rate	Actual	Guaranteed	Excess
2008	3.50%	2.95%	0.55%
2009 H1	3.60%	1.50%	2.10%
2009 H2	3.75%	1.50%	2.25%
2010	3.50%	1.10%	2.40%
2011	3.10%	1.00%	2.10%
2012	2.70%	1.00%	1.70%
2013	2.50%	1.00%	1.50%
2014	2.50%	1.00%	1.50%
2015	2.00%	1.00%	1.00%
2016	1.75%	1.00%	0.75%
2017	1.60%	1.00%	0.60%
2018	1.30%	1.00%	0.30%
2019	1.00%/1.80%	1.00%/1.80%	0.00%
2020	1.00%/1.80%	1.00%/1.80%	0.00%

Note: If you signed the American United Life Insurance Company®, a OneAmerica® company (AUL) contract in 2019, your minimum guarantee for 2019/2020 is 1.80%.



Comprehensive Benefit Consulting Spanning Trusts and Complementary Plan Types

As a natural complement to the OPEB Trust, MidAmerica provides OPEB liability restructuring and comprehensive consulting services at no cost. We consult with our clients on the impact of potential plan changes and help guide them on plan and benefit designs that suit their needs and maximize savings. In addition, if you are interested in **Actuarial Services for your biannual Actuarial Study**, please reach out to your dedicated Account Representative or email NISaccountmanagement@myMidAmerica.com for more information.



OPEB Trust as a Funding Vehicle for Defined Contribution HRA (dcHRA)

Did you know that you can restructure your defined health care benefit and prefund an OPEB trust for use in combination with a defined contribution health care Reimbursement Arrangement (dcHRA)? This approach allows employers to use the OPEB Trust to fund individual participant dcHRA accounts while actively employed. Individual dcHRA accounts are only available for use after retiring or separating from service.



Solutions and plan administration provided by MidAmerica Administrative & Retirement Solutions, LLC (MidAmerica). MidAmerica provides benefits funding and administration solutions for public sector employers across the country. Currently serving more than half a million public sector employees across the country, MidAmerica is one of the nation's leading providers of FICA Alternative and Special Pay Plans, Health Reimbursement Arrangements, Flexible Spending Accounts, and Trusts. Learn more by visiting www.myMidAmerica.com.

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