



# Fiscal 2019 Survey

## County Employee Pensions

The following county pension programs are profiled in this survey:

Anne Arundel County	Charles County	Maryland National Capital Parks & Planning Commission
Baltimore City	Frederick County	
Baltimore County	Garrett County	
Calvert County	Harford County	
Caroline County	Howard County	St. Mary's County
Carroll County	Montgomery County	Washington County
Cecil County	Prince George's County	Wicomico County

This survey also contains information regarding three pension plans in the State's Pension System, the Employees' Pension System, the Law Enforcement Officers' Pension System (LEOPS) and the Correctional Officers' Retirement System (CORS). The following counties participate in one or more of the Maryland State Pension System plans:

Allegany County	Kent County	Somerset County
Cecil County	Prince George's County	Talbot County
Dorchester County	Queen Anne's County	Worcester County
Harford County	St. Mary's County	

Those counties that participate in the State's Pension System for some employees, and maintain local pension plans for others have noted so on their survey responses.

The following abbreviations are used throughout this Section:

**CPI** consumer price index, often used to determine cost of living adjustments

**CS** credited service, credited service includes regular service, purchased service, transferred and unused sick leave up to a certain limit. The maximum years of credited service allowed is retirement plan.

**AFC/AFE** average final earnings or average final compensation, includes all eligible wages an excluding overtime wages but including any applicable differentials for a certain period of time.

**SS** social security, the amount of social security that a retiree receives

**SSCCL** social security covered compensation level, used to calculate payments in plan with an adjustment once the retiree reaches to age of receiving social security.

**COLA** cost of living adjustment, often used to adjust disability benefits annually.

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Anne Arundel
<b>Person Responding:</b>	Anne Budowski
<b>Title:</b>	Assistant Personnel Officer - Pension and Health Benefits
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<b>Fax:</b>	(410) 222-4512

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

Benefit	General/Civilian	Law Enforcement	Corrections
<b>Social Security</b>	Yes	No	Yes
<b>Plan Formula</b>	2% x AFC x CS, Maximum: 60% x AFC	2.5% x AFC x CS Up to 20 yrs then 2% x AFC x CS, Maximum: 70% x AFC	2.5% x AFC x CS Up to 20 yrs then 2% x AFC x CS, Maximum: 70% x AFC
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	Highest 3	Highest 3	Highest 3
<b>Normal Retirement Age</b>	30 yrs of service or Age 60 with 10 yrs	20 yrs of service or Age 50 with 5 yrs	20 yrs of service or Age 50 with 5 yrs (Category I) or Age 50 with 10 yrs (Category II)
<b>Employee Contributions</b>	4%	7.00%	7.00%
<b>Cost-of-Living Increases</b>	60% CPI to a maximum of 2.5%	60% CPI to a maximum of 2.5%	60% CPI to a maximum of 2.5%

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

The County offers a Employee Retirement Saving Plan (401(a) plan) for employees eligible for the Employee's Retirement Plan hired after July 1, 2018 as an alternative to the Employees' Retirement Plan.

**PLEASE NOTE: ANNE ARUNDEL COUNTY HAS A SEPARATE PENSION PLAN FOR UNIFORMED FIRE EMPLOYEES. THESE EMPLOYEES PARTICIPATE IN SOCIAL SECURITY. ONLY THE POLICE PLAN DOES NOT PARTICIPATE IN SOCIAL SECURITY.**

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	City of Baltimore
<b>Person Responding:</b>	David Randall Deputy Executive Director/Veronica Stull, Special Projects Coordinator
<b>Title:</b>	(General/Civilian)/(Law Enforcement)
<b>Phone:</b>	410-497-7929
<b>Email:</b>	<a href="mailto:DRandall@BCFPERS.ORG">DRandall@BCFPERS.ORG</a> / <a href="mailto:SVStull@BCFPERS.ORG">SVStull@BCFPERS.ORG</a>
<b>Fax:</b>	888-443-7008

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

Benefit	General/Civilian	Law Enforcement
<b>Social Security</b>	Yes	No
<b>Plan Formula</b>	1.6% x (AFC up SS Integration Level) x CS up to 30 plus 1.85% x (AFC above SS Integration Level ) x CS up to 30 plus 1.85%x AFC xCS above 30 yrs	Yrs 1-20 = 2.5% x AFC x CS; Over 20 yrs = 2% x AFC x CS
<b>Earnings Include</b>	Base Pay	Base Pay
<b>Average Period for AFC</b>	Highest 3 yrs (January 1 rates)	Highest 36 consecutive months
<b>Normal Retirement Age</b>	30 yrs of service or age 65 with 5 yrs	Age 55 with at least 15 yrs of service as a contributing member; or regardless of age, 25 yrs of service with at least 15 yrs as a contributing member
<b>Employee Contributions</b>	None	8% currently; 9% effective July 1, 2012; 10% effective July 1, 2013
<b>Cost-of-Living Increases</b>	Minimum of 1.5% - increases depend on investment performance	Retirees who have not attained age 55 as of the June 30 determination date will not receive an increase payable the following January. Retirees age 55 to 65 will receive a 1% increase payable the following January. Retiree age 65 or over will receive a 2% increase payable the following January.

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please**  
 Yes, the civilian plan is now contributory.

**FY 2019 Maryland County Government Pension Survey**

County: Baltimore County

Person Responding: Robert Burros

Title: Investment & Debt Management Administrator

Phone: 410-887-2490

Email: rburros@baltimorecountymd.gov

**Does your jurisdiction participate in the State pension system as a participating governmental unit: No**

<b>Benefit</b>	<b>General/ Civilian</b>	<b>Law Enforcement (Police)</b>	<b>Fire</b>	<b>Corrections/ Sheriff</b>
<b>Social Security</b>	Yes	Medicare only	Medicare Only	Yes
<b>Plan Formula</b>	Average Final Compensation (AFC) x 1/70 x Years of Creditable Service (YCS).	If YCS is greater than 20, 50% of AFC for the first 20 years, 2% of AFC for years 20-25 and 3% in excess of 25 years. If YCS is less than 20 years and age 60 with 10 YCS, then 2% of AFC per year.	If YCS is greater than 20, 50% of AFC for the first 20 years, 2% of AFC for years 20-30 and 3% in excess of 30 years. If YCS is less than 20 years and age 60 with 10 YCS, then 2% of AFC per year.	If YCS is greater than 20, 50% of AFC for the first 20 years and 2% of AFC in excess of 20 years. If YCS is less than 20 years and age 60 with 10 YCS, then AFC x 1/70 x YCS.
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	Highest 36 months	Highest 12 months	Highest 12 months	Highest 36 months
<b>Normal Retirement Age</b>	35 YCS or age 67 with 10 YCS	25 YCS or age 60 with 10 YCS	30 YCS or age 60 with 10 YCS	25 YCS or age 67 with 10 YCS
<b>Employee Contributions</b>	7%	10%	10%	10%
<b>Cost-of-living increases</b>	CPI-U up to 3% max for members with 25 YCS who have been reitred for 5 years PROVIDED sufficient excess income exists in the Post-Retirement Increase Fund.	CPI-U up to 3% max for members with 25 YCS who have been reitred for 5 years PROVIDED sufficient excess income exists in the Post-Retirement Increase Fund.	CPI-U up to 3% max for members with 25 YCS who have been reitred for 5 years PROVIDED sufficient excess income exists in the Post-Retirement Increase Fund.	CPI-U up to 3% max for members with 25 YCS who have been reitred for 5 years PROVIDED sufficient excess income exists in the Post-Retirement Increase Fund.

**Additional Question: Has your county made changes to pension programs in the past two years? No**

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Calvert County
<b>Contact:</b>	David E. Carpenter
<b>Title:</b>	Sr. HR Analyst - Benefits Mgr.
<b>Phone:</b>	410-535-1600 ext. 2802
<b>Email:</b>	<a href="mailto:david.carpenter@calvercountymd.gov">david.carpenter@calvercountymd.gov</a>
<b>Fax:</b>	410-414-5617

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Sheriffs Pension Plan</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	Yes	Yes
<b>Plan Formula</b>	Defined Contribution Plan - Employer contributes 5% and Employee contributes 3%	Yrs 1-20 = 2.4% x AFC x CS; Yrs 21-27 = 2% x AFC x CS	Yrs 1-20 = 2.4% x AFC x CS; Yrs 21-27 = 2% x AFC x CS
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	NA	Highest 3 of last 5	Highest 3 of last 5
<b>Normal Retirement Age</b>	7 year vesting schedule Age 65 considered normal retirement used for OPEB purposes	Age 55 or 25 yrs of service	Age 55 or 25 yrs of service
<b>Employee Contributions</b>	3% of pay	8% of pay	8% of pay
<b>Cost-of-Living Increases</b>	NA	3% or CPI - whichever is less	3% or CPI - whichever is less

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

Yes, added a DROP (Deferred Retirement Option Program) to the Pension programs for Employees and the Sheriff's Office plan

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Caroline County
<b>Person Responding:</b>	Sherry Bratton
<b>Title:</b>	Director of Human Resources
<b>Phone:</b>	410-479-4105
<b>Email:</b>	<a href="mailto:sbratton@carolinemd.org">sbratton@carolinemd.org</a>
<b>Fax:</b>	410-479-4023

**Does your jurisdiction participate in the State pension system as a participating governmental unit?**  
 Yes. Caroline participates in the State's Law Enforcement Officers' Pension System, for Sheriff's Deputies and States Attorney. The county also sponsors two separate Defined Benefit Plans: one for General Employees, and the other for Public Safety personnel, including EMS, corrections, and dispatch, described below.

<b>Benefit</b>	<b>General Employees (civilian)</b>	<b>Law Enforcement</b>	<b>Public Safety (EMS, Corrections, Dispatch)</b>
<b>Social Security</b>	Yes	[see State plans]	YES
<b>Plan Formula</b>	1.6% x AFC x CS 30 yrs		1.6% x AFC x CS
<b>Earnings Include</b>	Base Pay		Base Pay
<b>Average Period for AFC</b>	Rate of pay as of first day of each month during highest consecutive 60 months		Rate of pay as of first day of each month during highest consecutive 60 months
<b>Normal Retirement Age</b>	30 yrs of service or age 60 with 30 yrs beginning July 1, 2013		25 yrs service or age 55 with 25 yrs service begins July 1, 2013
<b>Employee Contributions</b>	Employees hired after July 1, 2013 5.00% of salary over 10,000; Employees hired before July 1, 2013 .05% each year up to 5.00% (currently at 3% salary over \$10,000)		Employees hired after July 1, 2013 5.00% of salary over 10,000; Employees hired before July 1, 2013 .05% each year up to 5.00% (currently at 3% salary over \$10,000)
<b>Cost-of-Living Increases</b>	Determined annually during budget deliberations		Determined annually during budget deliberations

**Additional Question: Has your county made changes to pension programs in the past two years? If**

Yes - Reduction of benefit after 30 years of service effective July 1, 2016. (1.00%)

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Carroll
<b>Contact:</b>	Werner Mueller
<b>Title:</b>	Retirement Plans Manager
<b>Phone:</b>	410-386-2129
<b>Email:</b>	wmueller@carrollcountymd.gov
<b>Fax:</b>	410-840-3671

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	Yes	Yes
<b>Plan Formula</b>	1.6% x AFC x CS	1.9 x AFC x CS(1st 15 yrs). 2.2% x AFC x CS (next 10 years). 2.0% x AFC x CS (additional yrs.). Max 60%.	1.9% X AFC X CS(1st 15 yrs). 2.2% X AFC X CS (next 10 yrs). 2.0% X AFC X CS (additional yrs). Max 60%.
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	Highest 3 consecutive yrs	Highest 3 consecutive yrs	Highest 3 consecutive yrs
<b>Normal Retirement Age</b>	30 yrs of service or age 62 with 3 yrs	25 yrs of service or age 55 with 15 yrs	25 yrs of service or age 55 with 15 yrs.
<b>Employee Contributions</b>	5%	8%	8%
<b>Cost-of-Living Increases</b>	Up to a maximum of 2%	Up to a maximum of 2%	Up to a maximum of 2%

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

Effective 10/5/2017, (going forward only) the accrual rates, vesting period, normal retirement date, and employee contribution rate for Corrections were changed to mirror those particular features in Law Enforcement.



## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Cecil County Government
<b>Contact:</b>	Anna M. Gardner
<b>Title:</b>	Chief
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<b>Fax:</b>	(888) 251-5257

**Does your jurisdiction participate in the State pension system as a participating governmental unit? Yes, for General/Civilian Employees**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	[see State plan]	Yes	Yes
<b>Plan Formula</b>		2% x Average Pay x 1st 25 years of Creditable Service	2% x Average Pay x 1st 25 years of Creditable Service
<b>Earnings Include</b>		Base rate of Pay	Base rate of Pay
<b>Average Period for AFC</b>		highest 36 consecutive months	highest 36 consecutive months
<b>Normal Retirement Age</b>		25 years of service regardless of age; or Age 55 with 5 years of service	25 years of service regardless of age; or Age 55 with 5 years of service
<b>Employee Contributions</b>		8% of base pay	8% of base pay
<b>Cost-of-Living Increases</b>		2% Cap	2% Cap

**Additional Question: Has your county made changes to pension programs in the past two years? If**

No

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Charles County
<b>Person Responding:</b>	Angel DuBose
<b>Title:</b>	Benefits Compliance Administrator
<b>Phone:</b>	301-885-2764
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<b>Fax:</b>	301-396-8862

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	Yes	Yes
<b>Plan Formula</b>	Yrs 1-5 = 1.5% x AFC x CS, Yrs 6-10 = 1.75% x AFC x CS, Yrs 11 - 15 = 2.0% x AFC x CS, Yrs 16 - 20 = 2.25% x AFC x CS, Yrs 20+ = 2.50% x AFC x CS	Years 1 - 20 = 3% x AFC x CS, Yrs 20+ = 2% x AFC x CS	2.25% x AFC x CS
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	Highest 3 of last 10 yrs	Highest 3 of last 5 yrs	Highest 3 of last 5 yrs
<b>Normal Retirement Age</b>	Age 62 with 5 yrs or age 60 with 20 yrs	25 yrs of service or age 60	25 yrs of service or age 60
<b>Employee Contributions</b>	4%	8%	7%
<b>Cost-of-Living Increases</b>	100% CPI up to a max of 4%	100% CPI up to a max of 4%	100% CPI up to a max of 4%

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

Under the Charles County Pension Plan, vesting for Public Safety employees changed from 20 years of service to 5 years of service. Under the Charles County Sheriff's Office pension, the max benefit for Communications employees increased to 80%. For Corrections Officers, the sick leave benefit changed from 4% to unlimited. Lastly, the sick leave benefit for Sworn Officers increased from 4% to 5%.

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Frederick County
<b>Person Responding:</b>	Diane Hoffman
<b>Title:</b>	Benefits Administrator
<b>Phone:</b>	3016001625
<b>Email:</b>	<a href="mailto:Dhoffman@frederickcountymd.gov">Dhoffman@frederickcountymd.gov</a>
<b>Fax:</b>	3016002314

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	-	-
<b>Plan Formula</b>	2% x AFC x CS up to 30 yrs; hired on or after 7/1/2011 1.67% X AFC X CS up to 36	2.5% X AFC X CS up to 20 yrs, 2% X AFC X CS from 20-25 yrs	2.5% X AFC X CS up to 20 yrs, 2% X AFC X CS from 20-25 yrs
<b>Earnings Include</b>	Base Pay	-	-
<b>Average Period for AFC</b>	Highest 36 consecutive months	-	-
<b>Normal Retirement Age</b>	25 yrs of service or age 60 with 5 yrs tiered to age 65 with 2 yrs; hired on or after 7/1/2011 30 yrs of service or age 65 yrs w/5 yrs	20 yrs of service or age 50 with 5 yrs; hired on or after 7/1/2011 25 yrs of service or age 55 w/5 yrs of service	20 yrs of service or age 50 with 5 yrs; hired on or after 7/1/2011 25 yrs of service or age 55 w/5 yrs of service
<b>Employee Contributions</b>	6%	9%	9%
<b>Cost-of-Living Increases</b>	1% compounded annually	1% Compounded annually	1% Compounded annually

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

Made changes for employees hired after July 1, 2012 as detailed above

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Garrett County
<b>Person Responding:</b>	DaVina Griffith
<b>Title:</b>	Director Human Resources
<b>Phone:</b>	301.334.1989
<b>Email:</b>	<a href="mailto:dgriffith@garrettcounty.org">dgriffith@garrettcounty.org</a>
<b>Fax:</b>	301.334.5026

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	Yes	Yes
<b>Plan Formula</b>	1.67% x AFC x CS not to exceed 35 years	2% x AFC x CS not to exceed 30 years	2% x AFC x CS not to exceed 30 years
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	36 calendar months out of most recent 120 months that = the highest average	36 calendar months out of most recent 120 months that = the highest average	36 calendar months out of most recent 120 months that = the highest average
<b>Normal Retirement Age</b>	Earlier of: 30 years of service or attain age 62 with 5 years of service	Earlier of: 25 years of services or attain age 62 with 5 years of service	Earlier of: 25 years of services or attain age 62 with 5 years of service
<b>Employee Contributions</b>	3.39%	7.59%	7.59%
<b>Cost-of-Living Increases</b>	Determined annually during budget deliberations	Determined annually during budget deliberations	Determined annually during budget deliberations

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

Yes, Law Enforcement Reirees received a 2% COLA effective August 1, 2016.

**FY 2019 Maryland County Government Pension Survey**

<b>County:</b>	Harford County Government
<b>Person Responding:</b>	Beth A. Griffith
<b>Title:</b>	Benefits Program Manager
<b>Phone:</b>	410-638-3202
<b>Email:</b>	<a href="mailto:bagriffith@harfordcountymd.gov">bagriffith@harfordcountymd.gov</a>
<b>Fax:</b>	410-879-3564

**Does your jurisdiction participate in the State pension system as a participating governmental unit? Yes, for General/Civilian employees and Law Enforcement. However, the correctional officers are in a County-sponsored plan.**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	[see State plan]	[see State plan]	yes
<b>Plan Formula</b>			2% up 25 yrs/1% up to total of 55%
<b>Earnings Include</b>			Base salary
<b>Average Period for AFC</b>			Highest 3 consecutive yrs
<b>Normal Retirement Age</b>			62
<b>Employee Contributions</b>			7%
<b>Cost-of-Living Increases</b>			Determined by Board of Trustees

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

Early Service provision added to Correctional Pension Plan

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Howard
<b>Person Responding:</b>	Terry Reider
<b>Title:</b>	Retirement Coordinator
<b>Phone:</b>	(410) 313-3456
<b>Email:</b>	<a href="mailto:treider@howardcountymd.gov">treider@howardcountymd.gov</a>
<b>Fax:</b>	(410) 313-3470

**Does your jurisdiction participate in the State pension system as a participating governmental unit?**

<b>Benefit</b>	<b>General/Civilian</b>	<b>police officers)</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	Yes	Yes
<b>Plan Formula</b>	1.66% x AFC x CS (1.55% for service prior to 7/1/12)	% of AFC based on yrs of svc: 20 = 50%, 21 = 53%, 22 = 57%, 23 = 62%, 24 = 68%, 25 = 75%; max is 80% for yrs 30 and over	(2.5% x AFC x CS up to 20) PLUS (1% x AFC x CS greater than 20 and less than 30)
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	Highest 36 months	Highest 36 months	Highest 36 months
<b>Normal Retirement Age</b>	Earliest of: 30 yrs of service, OR age 62/5 yrs, OR age 63/ 4 yrs, OR age 64/3 yrs, OR age 65/2 yrs	20 yrs of service (or age 62 with 5 ys if earlier)	Earliest of: 20 yrs of service, OR age 62/5 yrs, OR age 63/4 yrs, OR age 64/3 yrs, OR age 65/2 yrs
<b>Employee Contributions</b>	3% of pay	11.6% of pay	8.5% of pay
<b>Cost-of-Living Increases</b>	100% CPI up to a maximum of 3%	100% CPI up to a maximum of 2%	100% CPI up to a maximum of 3%

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

No changes in the past two years.

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	The Maryland-National Capital Park and Planning Commission Employees' Retirement System
<b>Person Responding:</b>	Andrea L. Rose
<b>Title:</b>	Administrator
<b>Phone:</b>	301-454-1415
<b>Email:</b>	<a href="mailto:andrea.rose@mncppc.org">andrea.rose@mncppc.org</a>
<b>Fax:</b>	301-454-1420

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

Benefit	General/Civilian	Law Enforcement	Corrections
<b>Social Security</b>	Yes	No	Yes
<b>Plan Formula</b>	Prior to Eligibility for Social Security: High-5 x 2% x C.S.; After Eligibility for full Social Security: SSCCL x 1.5% x C.S., plus difference between High-5 and SSCCL x 2% x C.S.	60% of High-3 + 2% of High-3 for each yr in excess of 25 yrs	Yes
<b>Earnings Include</b>	Base Pay Only	Base Pay Only	N/A
<b>Average Period for AFC</b>	High-5	High-3	N/A
<b>Normal Retirement Age</b>	Age 62 w/ at least 10 yrs of Credited Service or 30 yrs of Credited Service	Age 55 w/ at least 5 yrs of Credited Service or 25 yrs of Credited Service	Yes
<b>Employee Contributions</b>	4% up to the Social Security Wage Base and 8% in excess of the Wage Base.	8.5% of base pay	Yes
<b>Cost-of-Living Increases</b>	100% of change in CPI up to 2.5%	Portion of member's benefit attributable to service earned after 7/1/12 will be subject to a maximum COLA of 2.5%.	Yes

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below. Yes**

Effective December 31, 2012, plan for general/civilian employees closed. New plan opened effective January 1, 2013. Info above: Employee contributions were increased and the COLA was revised prior to closing the old plan. Effective March 1, 2015, the employee contributions changed from 8% to 8.5%.

**FY 2019 Maryland County Government Pension Survey**

<b>County:</b>	Montgomery County, Maryland
<b>Person Responding:</b>	Robert Goff
<b>Title:</b>	Retirement Benefits Manager
<b>Phone:</b>	240-777-8234
<b>Email:</b>	<a href="mailto:robert.goff@montgomerycountymd.gov">robert.goff@montgomerycountymd.gov</a>
<b>Fax:</b>	301-279-1424

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	Yes	Yes
<b>Plan Formula</b>	Defined Contribution Plan - Employer contributes 8% Cash Balance Plan - Employer contributes 8% with guaranteed interest rate of 7.25%	Police/Sheriff 2.4% x AFE x CS	2.4% x AFE x CS
<b>Earnings Include</b>	Base Pay + specific differentials; does not include overtime	Base Pay + specific differentials; does not include overtime	Base Pay + specific differentials; does not include overtime
<b>Average Period for AFC</b>	N/A	Highest 36 months	Highest 36 months
<b>Normal Retirement Age</b>	Age 62	Sheirff - Normal - 15 yrs/age 55 or 25 yrs/age 46; Police - Normal - 15 yrs/age 55 or 25	Normal - 15 yrs/age 55 or 25 yrs/age 46
<b>Employee Contributions</b>	4% of pay to to SS integration level and 8% of pay in excess of SS integration level	Police/Sheriff - 6.75% ee contributions - 10.5% over SSWB	6.75% ee contributions - 10.5% over SSWB
<b>Cost-of-Living Increases</b>	N/A	100% CPI for Washngton Metro Area up to max of 3%; and 60% of any change in the CPI greater than 3%, not to exceed a total of 7.5%. The max 7.5% does not apply to disability retirees or retirees over age 65. Effective 7/1/2011, capped at 2.5% for benefits paid for service after June 30, 2011	100% CPI for Washngton Metro Area up to max of 3%; and 60% of any change in the CPI greater than 3%, not to exceed a total of 7.5%. The max 7.5% does not apply to disability retirees or retirees over age 65. Effective 7/1/2011, capped at 2.5% for benefits paid for service after June 30, 2011

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

No



## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Prince George's County Government
<b>Person Responding:</b>	Ritchlyn C. Dantzler
<b>Title:</b>	Assistant Manager
<b>Phone:</b>	301-883-6390
<b>Email:</b>	<a href="mailto:rcdantzler@co.pg.md.us">rcdantzler@co.pg.md.us</a>
<b>Fax:</b>	301-883-6031

**Does your jurisdiction participate in the State pension system as a participating governmental unit? Yes**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	Police Officers-No Sheriffs-	Yes
<b>Plan Formula</b>	(General, Police Civ., Fire Civ., AFSCME: 1% x AFC x yrs of service up to 30 years.) (Crossing Guards: .75% x AFC x yrs of service up to 30 years.)	3% x AFC x 20 yrs; 2.5% x AFC x srv credit over 20	3% x AFC x 20 yrs; 2.5% x AFC x srv credit over 20
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	3 highest yrs; New hires after 7/1/2011 - highest 60 consecutive months	Highest 24 consecutive months	Highest 24 consecutive months
<b>Normal Retirement Age</b>	(Gen, Pol Civ, Fire Civ. hired before 07/01/12 - 30 yrs or age 62 with 5 yrs; hired after 07/01/12 - Rule of 90 or Age 65 with 10 yrs eligibility service); (AFSCME & Crossing Guards: 30 yrs or age 62 with 5 yrs.)	20 Yrs or Age 55 (Sheriffs after 7/1/2013 25 Yrs) (Police after 1/1/2016 25 years)	20 Yrs or Age 55/w 5 yrs service; After 7/1/2013 25 Yrs
<b>Employee Contributions</b>	General - 3.34%; Police Civilian - 4.14%; Fire Civilians - 4.43%; Crossing Guards - 4.78%; AFSCME - 1.3%	Police - Min - 6%; Mid 8%; Max - 9%  Sheriff - Hired before 07/01/2005 10%; Hired after 07/01/2005 11%	Hired before 07/01/1995 - 12% Hired after 07/01/1995 -13%
<b>Cost-of-Living Increases</b>	None	Police - \$35 Guaranteed Annual Increase: (Sheriffs no guaranteed increase) Funds must meet 8% return to provide for anything above \$35. Maximum \$135	\$35 Guaranteed Annual Increase Funds must meet 8% return to provide for anything above \$35.

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

No

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	St. Mary's
<b>Person Responding:</b>	Karen Gates
<b>Title:</b>	Benefits Coordinator
<b>Phone:</b>	301-475-4200, ext *1104
<b>Email:</b>	<a href="mailto:karen.gates@stmarysmd.com">karen.gates@stmarysmd.com</a>
<b>Fax:</b>	301-475-4082

**Does your jurisdiction participate in the State pension system as a participating governmental unit? Yes**

Benefit	General/Civilian	Law Enforcement	Corrections
<b>Social Security</b>	[see State plan]	Yes	Yes
<b>Plan Formula</b>		Sheriff's Office Retirement Plan - 2.% of average pay prior to Jul 1, 2010 and 2.5% for years after Jul 1, 2010, multiplied by yrs of service.	Sheriff's Office Retirement Plan - 2.% of average pay prior to Jul 1, 2010 and 2.5% for years after Jul 1, 2010, multiplied by yrs of service.
<b>Earnings Include</b>		Base earnings only.	Base earnings only.
<b>Average Period for AFC</b>		Average of the highest 36 months of base compensation.	Average of the highest 36 months of base compensation.
<b>Normal Retirement Age</b>		Age 62 or when EE has earned 25 yrs of service; which ever comes first.	Age 62 or when EE has earned 25 yrs of service; which ever comes first.
<b>Employee Contributions</b>		8% of base pay.	8% of base pay.
<b>Cost-of-Living Increases</b>		3% each July 1st	3% each July 1st

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

Yes. Sheriff's Office Retirement Plan: Added 10th Amendment; eliminated cap on unused sick leave when calculating the amount of a retiree's pension benefit. Added 11th Amendment that excludes contractual deputies as "covered members" of the Plan. Added 11th Amendment: definition of Covered Employee shall not include a contractual employee. Added 12th Amendment: definition of Covered Employee shall include Pre-Trail Services Case Manager. Added 13th amendment: eliminated interest accrual on terminated non-vested member balances. Added 14th amendment: renamed Inmate Service Coordinator job title to Classification and Offender Re-Entry Coordinator job title. Added 15th amendment: implemented Deferred Retirement Option Plan (DROP) to be effective January 1, 2019.

## FY 2019 Maryland County Government Pension Survey

<b>Entity:</b>	Maryland State Pension System
<b>Contact:</b>	Anne E. Gawthrop
<b>Title:</b>	Director of Legislative Affairs
<b>Email:</b>	<a href="mailto:agawthrop@sra.state.md.us">agawthrop@sra.state.md.us</a>
<b>Phone:</b>	410-625-5602

### MARYLAND STATE PENSION SYSTEM

Benefit	Employees' Pension System	Law Enforcement Officers' Pension System (LEOPS)	Correctional Officers' Retirement System (CORS)
<b>Social Security</b>	Yes	Yes	Yes
<b>Plan Formula</b>	EE's hired prior to 7/1/11: 1.2% x AFC x Years of Service prior to 7/1/98 + 1.8% x AFC x Years of Service on or after 7/1/98. EE's hired on or after 7/1/11: 1.5% x AFC x Years of Service.	2% up to up to 32.5 yrs - 65% max	1.85%
<b>Earnings Include</b>	Base salary	Base salary	Base salary
<b>Average Final Compensation (AFC)</b>	EE's hired prior to 7/1/11: average of highest 3 consecutive years. EE's hire on or after 7/1/11: average of highest 5 consecutive years.	EE's hired prior to 7/1/11: average of highest 3 consecutive years. EE's hire on or after 7/1/11: average of highest 5 consecutive years.	EE's hired prior to 7/1/11: average of highest 3 years. EE's hire on or after 7/1/11: average of highest 5 years.
<b>Normal Service Retirement Eligibility</b>	EE's hired prior to 7/1/11: 30 years of service, regardless of age, or age 62 with 5 years of service. EE's hired on or after 7/1/11: Rule of 90 (age and years of service must equal 90) or age 65 with 10 years of service.	Age 50 or 25 years of service	20 years of service, regardless of age, or age 55 with 5 years of service
<b>Employee Contributions</b>	7%	7%	5%
<b>Cost-of-Living Increases</b>	For service earned prior to 7/1/11: up to 3% compounded annually For service earned on or after 7/1/11: up to 2.5%, compounded annually, if the SRPS meets its assumed rate of return on investments; up to 1% if the SRPS does not meet its assumed rate of return	For service earned prior to 7/1/11: up to 3% compounded annually For service earned on or after 7/1/11: up to 2.5%, compounded annually, if the SRPS meets its assumed rate of return on investments; up to 1% if the SRPS does not meet its assumed rate of return	For service earned prior to 7/1/11: unlimited COLA, compounded annually For service earned on or after 7/1/11: up to 2.5%, compounded annually, if the SRPS meets its assumed rate of return on investments; up to 1% if the SRPS does not meet its assumed rate of return

**Additional Question: Has the State made changes to these pension plans in the past two years? If yes, please specify what has changed below.**

CORS membership has expanded to include case managers, parole and probation officers, and certain DJS employees.  
LEOPS maximum benefit was increased from 60% to 65%.

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Washington County
<b>Person Responding:</b>	Debra Peyton
<b>Title:</b>	Director of Health and Human Services
<b>Phone:</b>	240-313-2356
<b>Email:</b>	<a href="mailto:dpeyton@washco-md.net">dpeyton@washco-md.net</a>
<b>Fax:</b>	240-313-2351

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	Yes	Yes
<b>Plan Formula</b>	2% x Avg/Highest x CS	2% x Avg/Highest x CS	2% x Avg/Highest x CS
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	Highest 3 yrs	Highest 3 yrs	Highest 3 yrs
<b>Normal Retirement Age</b>	30 yrs of service or age 60 with 5 yrs	25 yrs of service or age 50 with 5 yrs	25 yrs of service or age 50 with 5 yrs
<b>Employee Contributions</b>	6%	6%	6%
<b>Cost-of-Living Increases</b>	1.5%	1.5%	1.5%

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

No

## FY 2019 Maryland County Government Pension Survey

<b>County:</b>	Wicomico
<b>Person Responding:</b>	Michele Ennis
<b>Title:</b>	Director of Human Resources
<b>Phone:</b>	410-334-3125
<b>Email:</b>	<a href="mailto:mennis@wicomicocounty.org">mennis@wicomicocounty.org</a>
<b>Fax:</b>	410-334-3111

**Does your jurisdiction participate in the State pension system as a participating governmental unit? No**

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>
<b>Social Security</b>	Yes	Yes	Yes
<b>Plan Formula</b>	2% x AFC x CS	2% x AFC x CS	2% x AFC x CS
<b>Earnings Include</b>	Base Pay	Base Pay + Clothing allowance two times a year.	Base Pay includes Hazardous Duty Pay
<b>Average Period for AFC</b>	Highest 36 consecutive months.	Highest 36 consecutive months.	Highest 36 consecutive months.
<b>Normal Retirement Age</b>	5 yrs vested and 25 yrs service in the plan or 5 yrs vested and Age 55 whichever comes first.	5 yrs vested and 25 yrs service in the plan or 5 yrs vested and Age 55 whichever comes first.	5 yrs vested and 25 yrs service in the plan or 5 yrs vested and Age 55 whichever comes first.
<b>Employee Contributions</b>	5.63%	5.63%	5.63%
<b>Cost-of-Living Increases</b>	Not annual, determined during budget deliberations	Not annual, determined during budget deliberations	Not annual, determined during budget deliberations.

**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

No.