



Section 3

County Employee Pensions

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 service, military service and unused sick leave up to a certain limit. The maximum years of credited service allowed is determined by retirement plan.

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

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 a social security adjustment once the retiree reaches to age of receiving social security. The SSCCL is determined by the IRS.

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

Benefit Comparison of County Pension Systems - General Employees

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
Anne Arundel	Yes	2% x AFC x CS, Maximum: 60% x AFC	Base Pay	Highest 3	30 yrs of service or age 60 with 10 yrs	4%	60% CPI to a maximum of 2.5%
Baltimore City	Yes	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	Base Pay	Highest 3 yrs (January 1 rates)	30 yrs of service or age 65 with 5 yrs	None	Minimum of 1.5% - increases depend on investment performance
Baltimore	Yes	Plan A: 1/55xAFCxCS for years pre-7/1/07 and 1/70 for years earned post 7/1/07 except if employee reaches Normal Retirement, all years are at 1/55 Plan B: 1/70xAFCxCS	Base Pay	Plan A: Full Time Highest 12, Part Time Highest 36 Plan B: All at Highest 36 months	Plan A: 30 yrs of CS w/o reference to age or age 65 with 5 years. Plan B: 35 years of CS w/o reference to age or age 67 with 10 yrs.	Plan A - Based on entry age Plan B - 7%	Depends on investment performance, up to 3% max based on the CPI-U for the 12 mths ending in December (0% if service <20 yrs). Not eligible for 5 years for non-DROP retirees or 4 years for DROP retirees.
Calvert	Yes	Defined Contribution Plan - Employer contributes 5% and Employee contributes 3%	Base Pay	NA	NA	3% of pay	NA
Caroline	Yes	1.6% x AFC x CS 30 yrs	Base Pay	Rate of pay as of first day of each month during highest consecutive 60 months 36 months until July 1, 2015	30 yrs of service or age 60 with 30 yrs beginning July 1, 2013	New Employees 5.00% of salary over 10,000 existing employee .05% each year up to 5.00% Salary over 10,000	Determined annually during budget deliberations

Note: The following jurisdictions participate in the State System and therefore are not listed separately: Allegany, Cecil, Dorchester, Harford, Kent, Queen Anne's, St. Mary's, Somerset, Talbot and Worcester

Benefit Comparison of County Pension Systems - General Employees

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
Carroll	Yes	1.6% x AFC x CS (.7% x AFC x CS for service before 10-01-09)	Base Pay	Highest 3 consecutive yrs	30 yrs of service or age 62 with 3 yrs	5%	Up to a maximum of 2%
Charles	Yes	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	Base Pay	Highest 3 of last 10 yrs	Age 62 with 5 yrs or age 60 with 20 yrs	4%	100% CPI up to a max of 4%
Frederick	Yes	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	Base Pay	Highest 36 consecutive months	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	6%	1% compounded annually
Garrett	Yes	1.67% x AFC x CS not to exceed 35 years	Base Pay	36 calendar months out of most recent 120 months that = the highest average	Earlier of: 30 years of service or attain age 62 with 5 years of service	3.3875%	Determined annually during budget deliberations
Howard	Yes	1.66% x AFC x CS (1.55% for service prior to 7/1/12)	Base Pay	Highest 36 months	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	3% of pay	100% CPI up to a maximum of 3%

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Benefit Comparison of County Pension Systems - General Employees

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
Maryland-National Park and Planning Commission	Yes	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.	Base Pay Only	High-5	Age 62 w/ at least 10 yrs of Credited Service or 30 yrs of Credited Service	4% up to the Social Security Wage Base and 8% in excess of the Wage Base.	100% of change in CPI up to 2.5%
Montgomery	Yes	Defined Contribution Plan - Employer contributes 8% Cash Balance Plan - Employer contributes 8% with guaranteed interest rate of 7.25%	Base Pay + specific differentials; does not include overtime	N/A	Age 62	4% of pay to to SS integration level and 8% of pay in excess of SS integration level	N/A
Prince George's	Yes	In State Non-contributory plan 0.8% x (AFC up to SS Integration Level) x CS plus 1.5% x (AFC above SS Integration Level) x CS	Base Pay	3 highest yrs; New hires after 7/1/2011 - highest 60 consecutive months	30 yrs or age 62 with 5 yrs; New hires after 7/1/2011 - Rule of 90 or Age 65 with 10 yrs eligibility service	5% of pay in excess of SS Integration Level	100% CPI up to max of 3%; All employees after 7/1/2011 - 100% CPI up to a max of 2.5% if rate of return is achieved; 1% if investment target not met.
Washington	Yes	2% x Avg/Highest x CS	Base Pay	Highest 3 yrs	25 yrs of service or age 60 with 5 yrs	6.0%	Not annual, determined during budget deliberations
Wicomico	Yes	2% x AFC x CS	Base Pay	Highest 36 consecutive months.	5 yrs vested and 25 yrs service in the plan or 5 yrs vested and Age 55 whichever comes first.	5.625%	Not annual, determined during budget deliberations

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Benefit Comparison of County Pension Systems - General Employees

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
State System	Yes	1.8% x AFC x CS; New hires after 7/1/2011 - multiplier is 1.5%	Base Pay	Highest 36 consecutive months; New hires after 7/1/2011 - highest 5 consecutive yrs	30 yrs or age 62 with 5 yrs; New hires after 7/1/2011 - Rule of 90 or Age 65 with 10 yrs eligibility service	5% pay; New hires after 7/1/2011 - 7%	100% CPI up to max of 3%; All employees after 7/1/2011 - 100% CPI up to a max of 2.5% if rate of return is achieved; 1% if investment target not met

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Benefit Comparison of County Pension Systems - Law Enforcement

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
Anne Arundel	No	2.5% x AFC x CS Up to 20 yrs then 2% x AFC x CS, Maximum: 70% x AFC	Base Pay	Highest 3	20 yrs of service or Age 50 with 5 yrs	7.25%	60% CPI to a maximum of 2.5%
Baltimore City	No	Yrs 1-20 = 2.5% x AFC x CS; Over 20 yrs = 2% x AFC x CS	Base Pay	Highest 36 consecutive months	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	8% currently; 9% effective July 1, 2012; 10% effective July 1, 2013	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.
Baltimore	Pre-4/1/86 - No Post 4/1/86 Medicare only	Plan A - If YOS=>20 then 50% AFC + 2% x AFC xCS (yrs>20 and <=30 yrs) plus 3% (years >30). If YOS <20 and age 60 w/5 yrs CS, then 2%/ yr. Plan B - If YOS=>20 then 50% AFC + 2% x AFC xCS (yrs>20). If YOS <20 and age 60 w/10 yrs CS, then 2%/ yr.	Base Pay	Plan A: Full Time Highest 12, Plan B: All at Highest 12 months	Plan A: Age 50 With 20 yrs of CS or 25 yrs of CS w/o reference to age Plan B: 30 yrs of CS or age 60 with 10 yrs of CS	Plan A - Based on entry age Plan B - 8.5% if hired <7/1/11 or 10% if hired >6/30/11	Depends on investment performance, up to 3% max based on the CPI-U for the 12 mths ending in December (0% if service <20 yrs). Not eligible for 5 years for non-DROP retirees or 4 years for DROP retirees.
Calvert	Yes	Yrs 1-20 = 2.4% x AFC x CS; Yrs 21-27 = 2% x AFC x CS	Base Pay	Highest 3 of last 5	Age 55 or 25 yrs of service	8% of pay	3% or CPI - whichever is less
Carroll	Yes	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%.	Base Pay	Highest 3 consecutive yrs	25 yrs of service or age 55 with 15 yrs	8%	Up to a maximum of 2%

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Benefit Comparison of County Pension Systems - Law Enforcement

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
Cecil	Yes	2% x Average Pay x 1st 25 years of Creditable Service	Base rate of Pay	highest 36 consecutive months	25 years of service regardless of age; or	8% of base pay	2% Cap
Charles	Yes	Years 1 - 20 = 3% x AFC x CS, Yrs 20+ = 2% x AFC x CS	Base Pay	Highest 3 of last 5 yrs	25 yrs of service or age 60	8%	100% CPI up to a max of 4%
Frederick	-	2.5% X AFC X CS up to 20 yrs, 2% X AFC X CS from 20-25 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	9%	1% Compounded annually
Garrett	Yes	2% x AFC x CS not to exceed 30 years	Base Pay	36 calendar months out of most recent 120 months that = the highest average	Earlier of: 25 years of services or attain age 62 with 5 years of service	7.585%	Determined annually during budget deliberations
Howard	Yes	% of AFC based on yrs of svc: 20 = 50%, 21 = 53%, 22 = 57%, 23 = 62%, 24 = 68%, 25 = 75%; max is 80% for yr 30 and over	Base Pay	36 highest consecutive months	20 yrs of service (or age 62 with 5 ys if earlier)	11.6% of pay	100% CPI up to a maximum of 2%
MD-National Park/Planning Commission	No	60% of High-3 + 2% of High-3 for each yr in excess of 25 yrs	Base Pay Only	High-3	Age 55 w/ at least 5 yrs of Credited Service or 25 yrs of Credited Service	8.5% of base pay	Portion of member's benefit attributable to service earned after 7/1/12 will be subject to a maximum COLA of 2.5%.

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Benefit Comparison of County Pension Systems - Law Enforcement

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
Montgomery	Yes	Police/Sheriff 2.4% x AFE x CS	Base Pay + specific differentials; does not include overtime	Highest 36 months	Sheirff - Normal - 15 yrs/age 55 or 25 yrs/age 46; Police - Normal - 15 yrs/age 55 or 25 yrs/any age;	Police/Sheriff - 6.75% ee contributions - 10.5% over SSWB	100% CPI for Washington Metro Area up to 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
Prince George's	Police Officers- No Sheriffs- Yes	3% x AFC x 20 yrs; 2.5% x AFC x srv credit over 20	Base Pay	Highest 24 consecutive months	20 Yrs or Age 55	Police Officers - 9% Sheriff - 11%	\$35 Guaranteed Annual Increase Funds must meet 8% return to provide for anything above \$35. Maximum \$135
St. Mary's	Yes	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.	Base earnings only.	Average of the highest 36 months of base compensation.	Age 62 or when EE has earned 25 yrs of service; which ever comes first.	8% of base pay.	3% each July 1st
Washington	Yes	2% x Avg/Highest x CS	Base Pay	Highest 3 yrs	25 yrs of service or age 50 with 5 yrs	6%	Not annual, determined during budget deliberations
Wicomico	Yes	2% x AFC x CS	Base Pay + Clothing allowance two times a year.	Highest 36 consecutive months.	5 yrs vested and 25 yrs service in the plan or 5 yrs vested and Age 55 whichever comes first.	5.625%	Not annual, determined during budget deliberations

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Benefit Comparison of County Pension Systems - Law Enforcement

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
State System*	Yes	2.0% x AFC x CS	Base Pay	3 highest consecutive yrs; New hires after 7/1/2011 - 5 highest consecutive yrs	25 yrs of service or age 50	6% for FY 2012; 7% for FY 2013 and beyond	100% CPI up to max of 3%; All employees after 7/1/2011 - 100% CPI up to a max of 2.5% if rate of return is achieved; 1% if investment target not met
*State Law Enforcement Officers Pension System (LEOPS) Deferred Retirement Option Program (DROP) - applies to all employees after 7/1/2011 - accounts earn interest at rate of 4% compounded annually							

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Benefit Comparison of County Pension Systems - Corrections

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
Anne Arundel	Yes	2.5% x AFC x CS Up to 20 yrs then 2% x AFC x CS, Maximum: 70% x AFC	Base Pay	Highest 3	20 yrs of service or Age 50 with 5 yrs	6.75%	60% CPI to a maximum of 2.5%
Baltimore	Yes	50% minimum AFC at normal retirement + 2% AFC for CS >20 yrs	Base Pay	Plan A: Full Time Highest 12, Plan B: All at Highest 36 months	Plan A: Age 65 With 5 yrs of CS or 20 yrs of CS w/o reference to age Plan B: Age 67 With 10 yrs of CS or 25 yrs of CS	Plan A - Based on entry age Plan B - 8% if hired <7/1/11 or 10% if hired >6/30/11	Depends on investment performance, up to 3% max based on the CPI-U for the 12 mths ending in December (0% if service <20 yrs). Not eligible for 5 years for non-DROP retirees or 4 years for DROP retirees.
Calvert	Yes	Yrs 1-20 = 2.4% x AFC x CS; Yrs 21-27 = 2% x AFC x CS	Base Pay	Highest 3 of last 5	Age 55 or 25 yrs of service	8% of pay	3% or CPI - whichever is less
Caroline	Yes	1.6% x AFC x CS	Base Pay	Rate of pay as of first day of each month during highest consecutive 60 months	25 yrs service or age 55 with 25 yrs service begins July 1, 2013	New Employees 5.00% of salary over 10,000 existing employee .05% each year up to 5.00% Salary over 10,000	Determined annually during budget deliberations
Carroll	Yes	1.8% x AFC x CS (.7% x AFC x CS for service before 10-01-09)	Base Pay	Highest 3 consecutive yrs	30 yrs of service or age 62 with 3 yrs	5%	Up to a maximum of 2%
Cecil	Yes	2% x Average Pay x 1st 25 years of Creditable Service	Base rate of Pay	highest 36 consecutive months	25 years of service regardless of age; or	8% of base pay	2% Cap
Charles	Yes	2.25% x AFC x CS	Base Pay	Highest 3 of last 5 yrs	25 yrs of service or age 60	7%	100% CPI up to a max of 4%

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Benefit Comparison of County Pension Systems - Corrections

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
Frederick	-	2.5% X AFC X CS up to 20 yrs, 2% X AFC X CS from 20-25 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	9%	1% Compounded annually
Garrett	Yes	2% x AFC x CS not to exceed 30 years	Base Pay	36 calendar months out of most recent 120 months that = the highest average	62	7.585%	Determined annually during budget deliberations
Harford	Yes	2% up 25 yrs/1% up to total of 55%	Base salary	Highest 3 consecutive yrs.	62	7%	Determined by Board of Trustees
Howard	Yes	(2.5% x AFC x CS up to 20) PLUS (1% x AFC x CS greater than 20 and less than 30)	Base Pay	Highest 36 months	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	8.5% of pay	100% CPI up to a maximum of 3%
Montgomery	Yes	2.4% x AFE x CS	Base Pay + specific differentials; does not include overtime	Highest 36 months	Normal - 15 yrs/age 55 or 25 yrs/age 46;	6.75% ee contributions - 10.5% over SSWB	100% CPI for Washington 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
Prince George's	Yes	3% x AFC x 20 yrs; 2.5% x AFC x srv credit over 20	Base Pay	Highest 24 consecutive months	20 Yrs or Age 55/w 5 yrs service	13%	Funds must meet 8% return to provide post-retirement increase. Min \$10 - Max \$100

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Benefit Comparison of County Pension Systems - Corrections

Jurisdiction	Social Security	Plan Formula	Earnings Include	Avg Period for AFC	Normal Retirement Age	Employee Contributions	Cost of Living Increases
St. Mary's	Yes	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.	Base earnings only.	Average of the highest 36 months of base compensation.	Age 62 or when EE has earned 25 yrs of service; which ever comes first.	8% of base pay.	3% each July 1st
Washington	Yes	2% x Avg/Highest x CS	Base Pay	Highest 3 yrs	25 yrs of service or age 50 with 5 yrs	6%	Not annual, determined during budget deliberations
Wicomico	yes	2% x AFC x CS	Base Pay includes Hazardous Duty Pay	Highest 36 consecutive months.	5 yrs vested and 25 yrs service in the plan or 5 yrs vested and Age 55 whichever comes first.	5.625%	Not annual, determined during budget deliberations.
State System	Yes	1.8% x AFC x CS	Base Pay	3 highest yrs; new hires after 7/1/2011 - 5 highest yrs	20 yrs of service with at least last 5 as a correctional officer	5.00%	Unlimited annual compound linked to CPI; All employees after 7/1/2011 - 100% CPI up to a max of 2.5% if rate of return is achieved; 1% if investment target not met

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Benefit Comparison of County Pension Systems - Additional Question

Has county made changes to pension system in the past two years?

Jurisdiction	Response
Allegany	Yes. Changes in State Retirement System apply to county employees.
Anne Arundel	Vesting requirements increased for new members of the General Plan and certain employees of the Corrections hired on or after July 1, 2015.
Baltimore City	0
Baltimore	Yes. Bill 46-13 Clarified the members and beneficiaries nonforfeitability clause to comply with Section 411 of the IRS code. Bill 59-13 provided a line of duty death benefit for children up to five years after reaching age 18 provided the child attends school on a full-time basis and the school offers an educational or vocational program accredited or approved by the State. Bill 61-13 Requires eligible employee to join System within 60 days of hire rather than 2 yrs. Mandatory join for full-time staff while part-time who fail to join during the window can not join. Bill 25-14 Established a contribution rate for unionized police officers hired on or after July 1, 2014 at 10% of earable compensation. Bill 46-14 Allows former members of the Baltimore County Public Library who were members of the state retirement system to transfer all service credit to the county retirement system and be deemed to have joined on the date the employee joined the state retirement system. Bill 51-14 allowed members who began service before July 1, 2010 to purchase eligible creditable service prior to joining the retirement system. The member had to indicate an intent to purchase credit for service not later than March 31, 2015 and pay the contributions due plus interest in a single lump sum payment not later than June 30, 2015. Bill 3-15 repealed the prohibition on the continued payment of a line of duty death benefit to a deceased member's surviving spouse if the surviving spouse remarries. Bill 11-15 expanded the membership of the Board of Trustees by allowing the County Council to appoint trustees and the County Executive to appoint one trustee for a term of 4 years beginning July 1, 2015. The appointees cannot hold an elective or appointed office or other employment with the County or State, cannot be a member, retired member or beneficiary of the system and cannot be an employee or member of a public or private sector employee union.
Calvert	No.
Caroline	Yes - New Employee contributes 5% - Existing employees .05% per year up to 5% afer the first 10k. July 2013 effect. Date * Reduction of benefit after 30 years of service effective July 1, 2016. (1.00%) Average earning based on 5 year period (previous 3 year service)
Carroll	No.
Cecil	No.
Charles	The Charles County Pension Plan Committee has updated its membership by adding two new members to the Committee. A citizen at large and a Retiree representative have been added to the Committee. Additionally, the cost of living adjustment (COLA) provision was amended for retirees. Currently, a COLA may be + or - 4% based on the CPI. The new amendment states that if there is a year when the COLA is negative, the County will keep the retiree whole and realize the negative COLA in future years (when the COLA is positive).
Frederick	Made changes for employees hired after July 1, 2012 as detailed above
Garrett	No.
Harford	No.
Howard	Effective January 1, 2014, the plan was changed for civilian/general employees. The multiplier, which had been 1.55% for all years of service, was changed to: 1.55% for service before 7/1/12 and 1.66% for service after 7/1/12. Also on January 1, 2014, the employee contribution rate increased from 2% to 3%.
MNCPPC	Effective December 31, 2012, plan for general/civilian employees closed. New plan opened effective January 1, 2013. Info above in rows 12-18. 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%.
Montgomery	Corrections and Sheriff have a DROP plan similar to Police which became effective 7/1/09.
Prince George's	No.
St. Mary's	No.
Washington	Yes. Washington County has made two changes in the last year: 1) Put into place the In-Service Retirement Plan where an employee can enter the DROP plan and instead of the monthly being placed in an interest bearing fund, the employee can choose to receive that monthly pension as a monthly payout while they continue to work at least 1 year and retire in 5 years. 2) All employees may now retire at 25 years with no penalty (just as uniformed employees have been able to do.
Wicomico	No.