



Fiscal 2024 Survey

County Employee Retirement Plans and Pensions

The following county pension programs are profiled in this survey:

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

All eligible employees of the following counties are enrolled in Maryland State Pension System plans:

Allegany County
Dorchester County
Kent County
Queen Anne's County
Somerset County
Talbot County
Worcester County

The following definitions provided for reference:

Social Security	The employees of the county contribute to Social Security.
Plan Formula	How the pension calculation is established.
Creditable Service	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.
Disability Provision Earnings	Pension benefit for employees that become disabled during employment.
Earnings Include	The types of pay included in the pension calculation.
AFC	Average final compensation
Average Period for AFC	The number of earnings years included in the calculation.
Normal Retirement Age	The parameters that must be met to qualify for a pension benefit.
Employee Contributions	The amount per payroll period the employee contributes to the pension.
Cost-of-Living Increases	Annual adjustment of pension benefit based on changes to the Consumer Price Index (CPI). Cost-of-Living Increases may be capped as provided by the pension plan document.

Summary of the Maaryland State Pension System plans:

Benefit	Employees' Pension System	Law Enforcement Officers' Pension System (LEOPS)	Correctional Officers' Retirement System (CORS)
Social Security	Yes	Yes	Yes
Plan Formula	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%
Earnings Include	Base salary	Base salary	Base salary
Average Final Compensation (AFC)	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.
Normal Service Retirement Eligibility	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
Employee Contributions	7%	7%	5%
Cost-of-Living Increases	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

FY 2024 Maryland County Government Pension Survey
Anne Arundel

Person Responding:	Kelly Lovett
Title:	Assistant Personnel Officer, Pension and Benefits
Phone:	(410) 222-7595
Email:	Pelove23@aacounty.org
Fax:	(410) 222-4512

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	Yes	No	Yes	Yes
Plan Formula	2% x AFC x Cred. Svc., Maximum: 60% x AFC	2.5% x AFC x Cred. Svc. up to 20 years, then 2.0% x AFC x Cred. Svc., Maximum: 70% x AFC	2.5% x AFC x Cred. Svc. up to 20 years, then 2.0% x AFC x Cred. Svc., Maximum: 70% x AFC	2.5% x AFC x Cred. Svc. up to 20 years, then 2.0% x AFC x Cred. Svc., Maximum: 70% x AFC
Disability Provision	Service-Connected and Non-Service Connected	Service-Connected and Non-Service Connected	Service-Connected and Non-Service Connected	Service-Connected and Non-Service Connected
Earnings Include	Base Pay	Base Pay	Base Pay	Base Pay
Average Period for AFC	Highest 3	Highest 3	Highest 3	Highest 3
Normal Retirement Age	30 years of service, or age 60 with 5 years (10 years if hired after 7/1/2015)	20 years of service, or age 50 with 5 years	20 years of service, or age 50 with 5 years	20 years of service, or age 50 with 5 years
Employee Contributions	4%	7.25%	6.27%	7.25%
Cost-of-Living Increases	60% CPI to a maximum of 2.5%	60% of CPI to a maximum of 2.5%	60% of CPI to a maximum of 2.5%	60% of 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.

Yes. In 2023, extended DROP period for a 7th year for participants in the Police plan. Also, for those DROP participants in Fire, Police or Detention Officers and Deputy Sheriffs' Plans who exit prior to the end of their initial 3-year DROP period, or who receive a disability retirement while in DROP, expanded options for payment of employee pension contributions missed while in DROP.

FY 2024 Maryland County Government Pension Survey

Baltimore City

Person Responding:	David A Randall
Title:	Executive Director
Phone:	443-984-3180
Email:	drandall@bcers.org
Fax:	

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

Benefit	General/Civilian- Pension Class C	General/Civilian- Hybrid (Pension Class D & 401(a))	General/Civilian- Non Hybrid 401(a)	Law Enforcement & Fire/EMS
Social Security	Eligible	Eligible	Eligible	N/A
Plan Formula	Class C: 1.6% x AFC x YOS up 30 years / 1.85% x AFC x YOS beyond 30 years	Class D: 1% x AFC x YOS / 1.1% x AFC x YOS if age 62 or older with at least 20 YOS & 401a: Members receive a 3% employer contribution each pay period into a 401(a) account that they have the ability to choose how to invest. As long as the member is vested when separating service, they are able to access their account proceeds through many different distribution options.	The Non-Hybrid plan consists of a 5% employee contribution, a 4% employer contribution, and a possible additional employer contribution up to 1% each pay period that members have the ability to choose how to invest. As long as the member is vested when separating service, they are able to access their account proceeds through many different distribution options.	2.5 % X AFC X first 20 years of service plus 2% X AFC X years of service over 20 (*AFC = Average Final Compensation)
Disability Provision	LOD: Member's injury on job sustains 50% total anatomical loss of one body part or functions or 25% loss of 2 body parts or functions- Benefit= 66 2/3% x AFC NLOD: Member with 5 YOS credit for permanent mental/physical disability non work related - Benefit = The greater of 15% x AFC or 1.6% x AFC x YOS	Class D - LOD: Member's injury on job sustains 50% total anatomical loss of one body part or functions or 25% loss of 2 body parts or functions- Benefit= 66 2/3% x AFC Class D - NLOD: Member with 5 YOS credit for permanent mental/physical disability non work related - Benefit = The greater of 15% x AFC or 1% x AFC x YOS 401(a): Members become fully vested in any employer contributions received, regardless of length of service, if they provide a Social Security Administration determination of disability letter. The disability has to have occurred while they were an active employee.	Members become fully vested in any employer contributions received, regardless of length of service, if they provide a Social Security Administration determination of disability letter. The disability has to have occurred while they were an active employee.	Yes. Various types and requirements
Earnings Include	Pensionable Annual Salary	Class D: Pensionable Annual Salary 401(a): Annual Earnable Compensation	Earnable Compensation per pay period. Earnable Compensation consists of all the payroll elements that would constitute an employee's annual salary.	N/A
Average Period for AFC	Average of Highest 3 Consecutive January 1 Annual Salaries	Class D: Average of Highest 3 Consecutive January 1 Annual Salaries 401(a): N/A, AFC is not used for defined contribution plans.	N/A- AFC is not used for the Non-Hybrid 401(a) as it is a defined contribution plan.	36 Months
Normal Retirement Age	Age 65 with at least 5 years of membership service or 30 years of membership service regardless of age	Class D: Age 65 with at least 5 years of membership service or 30 years of membership service regardless of age 401(a): Age 65. Employees become vested in the employer contributions received in their 401(a) after being credited with 5 years of service or upon reaching age 65.	Age 65. Employees become vested in the employer contributions after being credited with 5 years of service or upon reaching age 65	Varies depending on years of service
Employee Contributions	5% of Annual Pensionable Earnings	Class D: 5% of Annual Pensionable Earnings 401(a): 5% of Annual Earnable Compensation	5% of Earnable Compensation per pay period	10%

Baltimore City cont'd

<p>Cost-of-Living Increases</p>	<p>Retiree/Beneficiary Under Age 65: 1.5% Annual Increase on January 1 after one year of retirement - Retiree/Beneficiary Age 65 & Older: 2% Annual Increase on January 1 after one year of retirement</p>	<p>Class D: Retiree/Beneficiary Under Age 65: 1.5% Annual Increase on January 1 after one year of retirement - Class D: Retiree/Beneficiary Age 65 & Older: 2% Annual Increase on January 1 after one year of retirement 401(a): N/A, no cost of living increases for defined contribution plans.</p>	<p>N/A- The Non-Hybrid 401(a) is a defined contribution plan and does not have cost of living increases.</p>	<p>Age 0-55 - 0% Age 55-65 - 1% Over 65 - 2%</p>
--	--	---	--	--

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

FY 2024 Maryland County Government Pension Survey
Baltimore County

Person Responding:	Kimberly Vazquez
Title:	Retirement Administrator
Phone:	410-887-8246
Email:	ers@baltimorecountymd.gov
Fax:	410-887-5788

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	Yes	Post 4/1/86 Health only	Post 4/1/86 Health only	Yes
Plan Formula	1/70 th AFC x CS	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	50% minimum AFC at normal retirement + 2% AFC for CS >20 yrs and <25 + 3% AFC for CS>25	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.
Disability Provision	Ordinary - 10 years of CS Accidental - immediate	Ordinary - 10 yrs of CS Accidental - immediate	Ordinary - 10 yrs of CS Accidental - immediate	Ordinary - 10 yrs of CS Accidental - immediate
Earnings Include	Base Pay	Base Pay	Base Pay	Base Pay
Average Period for AFC	All at Highest 36 full consecutive months	All at Highest 12 consecutive months	All at Highest 36 consecutive months	All at Highest 12 consecutive months
Normal Retirement Age	35 yrs of CS without reference to age or age 67 with a minimum of 10 years of CS	25 yrs of CS without reference to age or Age 60 with minimum of 10 years of CS	25 yrs of CS without reference to age or age 67 with minimum 10 years of CS	30 yrs of CS without reference to age or Age 60 with a minimum of 10 years of CS
Employee Contributions	7.00%	10.8% if hired <7/1/14 or 11.3% if hired >6/30/14	1-C 9.5% hired between <6/30/2011 or 11% if hired after 7/1/2011 VI 8.5% hired <6/30/2011 or 10% if hired after 7/1/2011	10.28% if hired <7/1/11 or 10.78% if hired >6/30/11
Cost-of-Living Increases	Depends on investment performance, up to 3% max based on the CPI-U for the 12 months ending in December (0% if service <25 yrs). Not eligible for 5 years for non-DROP retirees or 4 years for DROP retirees.	Depends on investment performance, up to 3% max based on the CPI-U for the 12 months ending in December (0% if service <25 yrs). Not eligible for 5 years for non-DROP retirees or 4 years for DROP retirees.	Depends on investment performance, up to 3% max based on the CPI-U for the 12 months ending in December (0% if service <25 yrs). Not eligible for 5 years for non-DROP retirees or 4 years for DROP retirees.	Depends on investment performance, up to 3% max based on the CPI-U for the 12 months ending in December (0% if service <25 yrs). Not eligible for 5 years for non-DROP retirees or 4 years for DROP retirees.

Baltimore County cont'd

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

Bill 22-21 repealed certain language from Bill 47-17. Amended the period for which a retired beneficiary may be retained.

Bill 48-21 added Deputy Sheriff First Class to the Sheriff's Member Classification. Changed vested age for Sheriff Member Classification from Age 67 to Age 62. Allows unionized Sworn BC Police on PS IV who have completed 25 years of creditable service to elect option 7. DROP for Correctional Officers and Deputy Sheriff's added 3% for each year of Drop Service over 25 for members who retire after July 1, 2020.

Bill 42-22 Clarified the definition of Maryland National Guard member. Mandatory membership for all eligible employees effective July 1, 2022, with option of non-sworn over Age 55 at time of hire may waive. Allowed members who joined the System on or after July 1, 2010 to purchase credit for service before joining the Employees' Retirement System. Established a contribution rate for unionized firefighters hired between 7/1/2007 and 6/3/2011 at 10.28 and hired on or after 7/1/2011 at 10.78% of earnable compensation. Established a contribution rate for non-unionized firefighters hired on or after 7/1/2007 at 10.78 percent of earnable compensation. Established a contribution rate for unionized police at 10.8 % hired between 7/1/2007 and 6/30/2014 and a rate of contribution of 11.3 percent hired on or after 7/1/2014. Established a contribution rate for non-unionized police of 10.8 percent appointed between July 1, 2007 and June 30, 2012 and a rate of contribution of 11.3 percent appointed on or after July 1, 2012.

Bill 34-23 Eliminates passing pre-employment physical to join the Employees Retirement System. Allowing certain beneficiaries to return to active service if the beneficiary is employed by the board of education under certain circumstances. Established a provision allowing Correctional Officers on PS 1-C to elect Option 7 benefit, a 50% spousal benefit, effective July 1, 2023. Established for Correctional Officers on PS 1-C a contribution rate of 9.5% if hired between 7/1/2007 and 6/30/2011 and a contributions rate of 11% if hired on or after 7/1/2011. Allows for Correctional Officers on PS 1-C who retirees between 7/1/2023 and 6/30/2026 to purchase the option 7 benefit by paying a post-tax lump-sum equivalent of the additional 1 percent ontributions for the period between their reitirement effective date and 7/1/2026.

FY 2024 Maryland County Government Pension Survey

Calvert

Person Responding:	Sherrie Myers
Title:	Benefits Specialist II
Phone:	410-535-1600 ext. 2257
Email:	sherrie.myers@calvertcountymd.gov
Fax:	410-414-5617

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

Benefit	General/Civilian	Sheriff's Office Pension Plan	Corrections (under the Sheriff's Office Pension Plan)	EMS (No Fire)
Social Security	Yes	Yes	Yes	Yes
Plan Formula	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	Defined Contribution Plan - Employer contributes 5% and Employee contributes 3%
Disability Provision	Must be awarded Social Security Disability, used for OPEB purposes	Active Members who incur a Total Disability in the line of active duty after June 30, 2005 shall equal 70% of Final Average Earnings as of the date of Total Disability for the first twenty-four months and 58% of Final Average Earnings as of the date of Total Disability after the first twenty-four months. Any Active Member who applies for and receives a Disability Retirement Pension and subsequently becomes eligible for total and permanent disability benefits under the Federal Social Security Act may apply for and begin receiving a Disability Retirement benefit (70%).	Active Members who incur a Total Disability in the line of active duty after June 30, 2005 shall equal 70% of Final Average Earnings as of the date of Total Disability for the first twenty-four months and 58% of Final Average Earnings as of the date of Total Disability after the first twenty-four months. Any Active Member who applies for and receives a Disability Retirement Pension and subsequently becomes eligible for total and permanent disability benefits under the Federal Social Security Act may apply for and begin receiving a Disability Retirement benefit (70%).	Must be awarded Social Security Disability, used for OPEB purposes
Earnings Include	Base Pay	Base Pay	Base Pay	Base Pay
Average Period for AFC	N/A	Highest 3 of last 5	Highest 3 of last 5	N/A
Normal Retirement Age	Rule of 80: Must be age 55 with 10 years of service, minimum. Age and years of service must equal 80, used for OBEB purposes	Age 55 or 25 yrs of service	Age 55 or 25 yrs of service	Rule of 80: Must be age 55 with 10 years of service, minimum. Age and years of service must equal 80, used for OBEB purposes
Employee Contributions	3% of pay	8% of pay	8% of pay	3% of pay
Cost-of-Living Increases	N/A	3% or CPI - whichever is less	3% or CPI - whichever is less	N/A

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 2024 Maryland County Government Pension Survey
Caroline

Person Responding:	Audrey L. Jenkins
Title:	Payroll Specialist
Phone:	410-479-4090
Email:	ajenkins@carolinemd.org
Fax:	410-479-4023

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security				
Plan Formula	1.6%	2.00%	1.6%	1.60%
Disability Provision				
Earnings Include	Base Salary	Base Salary	Base Salary	Base Salary
Average Period for AFC	5 Years	3 Years or 5 Years depending on hire date	5 Years	5 Years
Normal Retirement Age	Varies based on hire date	Age 50	Varies based on hire date	Varies based on hire date
Employee Contributions	6% after 1st \$10,000 annual salary	7%	6% after 1st \$10,000 annual salary	6% after 1st \$10,000 annual salary
Cost-of-Living Increases	Yes	Yes	Yes	Yes

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

Effective July 1, 2023, "early retirement age" shall mean the date the Participant reaches age 50 with 20 years of service. With respect to periods prior to July 1, 2023, "early retirement age" shall be determined under the provisions of the Prior Plan.

FY 2024 Maryland County Government Pension Survey

Carroll

Person Responding:	Werner Mueller
Title:	Retirement Plans Manager
Phone:	410-386-2129
Email:	wmueller@carrollcountymd.gov
Fax:	410-386-2244

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	Yes	Yes
Plan Formula	Cred. Svce X 1.6% X Avg. Final Comp. (AFC)	Cred. Svce X 1.9% (yrs. 1-15) X AFC, plus Cred. Svce X 2.2% (yrs. 16-25) X AFC, plus Cred. Svce X 2.0% (26 yrs+) X AFC.	Cred. Svce X 1.9% (yrs. 1-15) X AFC, plus Cred. Svce X 2.2% (yrs. 16-25) X AFC, plus Cred. Svce X 2.0% (26 yrs+) X AFC.
Earnings Include	Base salary.	Base salary.	Base salary.
Average Period for AFC	Average of highest 3 consecutive years	Average of highest 3 consecutive years	Average of highest 3 consecutive years
Normal Retirement Age	Earlier of 30 years of service, or Age 62 with 7 years of Eligible Service	Earlier of 25 years of service, or Age 55 plus 15 years of Eligible Service	Earlier of 25 years of service, or Age 55 plus 15 years of Eligible Service
Employee Contributions	5% of base pay.	8% of base pay.	8% of base pay.
Cost-of-Living Increases	Maximum of 2% per year.	Maximum of 2% per year.	Maximum of 2% per year.

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

Effective 9/30/2021, Law Enforcement, Correctional Officers, and Fire/EMS members are now all under the renamed "Carroll County Public Safety Pension Plan." (formerly the Carroll County Certified Law Officers Plan).

FY 2024 Maryland County Government Pension Survey

Cecil

Person Responding:	Sandy Biggs
Title:	Benefits Coordinator
Phone:	410.996.8480
Email:	sbiggs@cecilcountymd.gov
Fax:	888.217.5399

Does your jurisdiction participate in the State pension system as a participating governmental unit? Yes (general /civilian only) No

Benefit	General/Civilian	Law Enforcement	Corrections	EMS and 911 Dispatch - No Fire
Social Security	Yes	Yes	Yes	Yes
Plan Formula	1.5% of AFC x creditable service	2% of AFC x creditable service, up to maximum of 25 years of service.	2% of AFC x creditable service, up to maximum of 25 years of service.	2% of AFC x creditable service, up to maximum of 25 years of service.
Disability Provision	Ordinary (5 yrs of service to be eligible) Formula is same as service with creditable service and salary project to age 65	Ordinary (5 yrs of services) 35%; accidental 66 2/3%.	Ordinary (5 yrs of services) 35%; accidental 66 2/3%.	Ordinary (5 yrs of services) 35%; accidental 66 2/3%.
Earnings Include	Base salary	Base Salary	Base Salary	Base Salary
Average Period for AFC	5 highest consecutive years of earnings			
Normal Retirement Age	Age 65 with at least 10 years of service.	Age 55 with 5 years of service, or 25 years of service	Age 55 with 5 years of service, or 25 years of service	Age 55 with 5 years of service, or 25 years of service
Employee Contributions	7%	8%	8%	8%
Cost-of-Living Increases	2.5% for years system meets assumed interest rate; 1% for years assumed rate not met.	Up to 2%	Up to 2%	Up to 2%

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

FY 2024 Maryland County Government Pension Survey

Charles

Person Responding:	Kim Pelczar
Title:	Benefits Administrator
Phone:	
Email:	pelczark@charlescountymd.gov
Fax:	

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	Yes	Yes	Yes	
Plan Formula	1.5% of FAE times number years 1-5; 1.75% for years 6-10; 2.0% for years 11-15; 2.25% for years 16-20; and 2.5% of FAE multiplied by numbers of years over 20	3% of FAE times years of service up to 20 years, plus 2% of FAE times years of service in excess of 20 but less than 30	2.25% of FAE x years of service	
Disability Provision				
Earnings Include	Base Salary	Base Salary	Base Salary	
Average Period for AFC	3 highest consecutive July 1 salaries for 10 years prior to retirement	3 highest consecutive July 1 salaries for 10 years prior to retirement	3 highest consecutive July 1 salaries for 10 years prior to retirement	
Normal Retirement Age	Age 60 w/20 years of service or age 62 with 5 years	25 years of service or age 60	25 years of service or age 60	
Employee Contributions	4%	8%	7%	
Cost-of-Living Increases	After you have been retired for at least 12 months prior to May 1	After you have been retired for at least 12 months prior to May 1	After you have been retired for at least 12 months prior to May 1	

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 2024 Maryland County Government Pension Survey

Frederick

Person Responding:	Robert Goff
Title:	HR Administrator
Phone:	301-600-1625
Email:	rgoff@frederickcountymd.gov
Fax:	301-600-2314

Does your jurisdiction participate in the State pension system as a participating governmental unit? Yes (librarians only) No

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	Yes	Yes	Yes	Yes
Plan Formula	1.67% x HAC x service (36 year max) + sick leave (2 year max)	2.5% x HAC x service (up to 20 years) + 2.0% x HAC x service (up to next 8 years) + sick leave (2 year max)	2.5% x HAC x service (up to 20 years) + 2.0% x HAC x service (up to next 8 years) + sick leave (2 year max)	2.5% x HAC x service (up to 20 years) + 2.0% x HAC x service (up to next 8 years) + sick leave (2 year max)
Disability Provision	Ordinary (non-job related) - Must be vested. Benefit based on amount at Normal Retirement (NR). Line of Duty (job related) - Do not need to be vested. Injury compensable by Worker's Comp. Benefit 66 2/3% of HAC until NR and then based on amount at NR.	Ordinary (non-job related) - Must be vested. Benefit based on amount at Normal Retirement (NR). Line of Duty (job related) - Do not need to be vested. Injury compensable by Worker's Comp. Benefit 66 2/3% of HAC until NR and then based on amount at NR.	Ordinary (non-job related) - Must be vested. Benefit based on amount at Normal Retirement (NR). Line of Duty (job related) - Do not need to be vested. Injury compensable by Worker's Comp. Benefit 66 2/3% of HAC until NR and then based on amount at NR.	Ordinary (non-job related) - Must be vested. Benefit based on amount at Normal Retirement (NR). Line of Duty (job related) - Do not need to be vested. Injury compensable by Worker's Comp. Benefit 66 2/3% of HAC until NR and then based on amount at NR.
Earnings Include	Base earnings	Base earnings	Base earnings	Base earnings
Average Period for AFC	Highest consecutive 36 month average (HAC)			
Normal Retirement Age	65	55	55	55
Employee Contributions	0.06	0.09	0.09	0.09
Cost-of-Living Increases	Based on change in CPI as of March 1st with minimum of 1% and maximum of 3%	Based on change in CPI as of March 1st with minimum of 1% and maximum of 3%	Based on change in CPI as of March 1st with minimum of 1% and maximum of 3%	Based on change in CPI as of March 1st with minimum of 1% and 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.

DROP Plan - Offered to Law Enforcement, Corrections and Fire effective 7/1/21

FY 2024 Maryland County Government Pension Survey
Harford

Person Responding:	BETH GRIFFITH
Title:	BENEFITS MANAGER
Phone:	410-638-3202
Email:	bagriffith@harfordcountymd.gov
Fax:	410-879-3564

Does your jurisdiction participate in the State pension system as a participating governmental unit? Yes **XXX** No ____ (Corrections/County Plan)

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	YES	YES	YES	YES
Plan Formula	BEFORE 2011 - 1.2%xAFCxYRS (<1998) + 1/8%xAFCxYRS (>1998) AFTER 2011 - 1.5%xAFCxYRS	2%xAFCxYRS	2%xAFCxYRS	BEFORE 2011 - 1.2%xAFCxYRS (<1998) + 1/8%xAFCxYRS (>1998) AFTER 2011 - 1.5%xAFCxYRS
Disability Provision	ORDINARY - same formula with service projected to age 62 (<2011) and age 65 (>2011)	ORDINARY - same formula with service projected to age 50	ORDINARY - same formula with service projected to age 62	ORDINARY - same formula with service projected to age 62 (<2011) and age 65 (>2011)
Earnings Include	REGULAR EARNINGS	REGULAR EARNINGS	REGULAR EARNINGS	REGULAR EARNINGS
Average Period for AFC	<2011 - highest three years >2011 - highest five years	<2011 - highest three years >2011 - highest five years	<2011 - highest three years >2011 - highest five years	<2011 - highest three years >2011 - highest five years
Normal Retirement Age	62/65	50	62	62/65
Employee Contributions	7%	7%	9%	7%
Cost-of-Living Increases	<2011 pension calculated for before 1998/capped at 3% and pension calculated after 1998 capped at 2.5% >2011 - capped at 2.5%	Capped 2.5%	Determined by Board of Trustees	<2011 pension calculated for before 1998/capped at 3% and pension calculated after 1998 capped at 2.5% >2011 - capped at 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.

CORRECTIONS - ADDED EARLY SERVICE RETIREMENT AND DROP --- LAW ENFORCEMENT - DROP CHANGED FROM 5 TO 7 YEARS
--

FY 2024 Maryland County Government Pension Survey

Howard

Person Responding:	Scott Southern
Title:	Retirement Coordinator
Phone:	410-313-2363
Email:	Retirement@howardcountymd.gov
Fax:	410-313-3470

Does your jurisdiction participate in the State pension system as a participating governmental unit? Yes ___ No ___X With limited exceptions ___

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security				
Plan Formula	Average Compensation × 1.55% × Years of Creditable Service before 6/30/2012 PLUS Average Compensation × 1.66% × Years of Creditable Service after 7/1/2012	% of AFC based on years of svc: 20 = 50%, 21 = 53%, 22 = 57%, 23 = 62%, 24 = 68%, 25 = 75%; max is 80% for year 30 and over	Average Compensation × 2.5% × Creditable Service up to 20 years PLUS Average Compensation × 1.0% × Creditable Service between 20-30 years	% of AFC based on years of svc: 20 = 50%, 21 = 53%, 22 = 56%, 23 = 59%, 24 = 62%, 25 = 65%; max is 70% for year 30 and over
Disability Provision	Ordinary Disability if qualified, pays 33 1/3% of Final Average Compensation until age 65 or 5 years and then recalculated.	Ordinary Disability if qualified, is calculated the same as normal retirement benefits. The minimum disability benefit is 20% of AFC.	Ordinary Disability if qualified, pays 33 1/3% of Final Average Compensation until age 65 or 5 years and then recalculated.	Ordinary Disability if qualified, is calculated the same as normal retirement benefits. The minimum disability benefit is 20% of AFC.
Earnings Include	Base Salary	Base Salary	Base Salary	Base Salary + Premium
Average Period for AFC	Highest consecutive 36 months	Highest consecutive 36 months	Highest consecutive 36 months	Highest consecutive 36 months
Normal Retirement Age	62 or 30 Years of service	62 or 20 years of service	62 or 20 years of service	62 or 20 years of service
Employee Contributions	3%	11.60%	8.50%	7.70%
Cost-of-Living Increases	Up to 3% after being in retirement status for 1 full year. Awarded on July 1.	Up to 2% after being in retirement status for 1 full year. Awarded on July 1.	Up to 3% after being in retirement status for 1 full year. Awarded on July 1.	Up to 2% after being in retirement status for 1 full year. Awarded on July 1.

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

N/A

FY 2024 Maryland County Government Pension Survey
Maryland National Capital Parks & Planning Commission (MNCPPC)

Person Responding:	Cynthia Henderson
Title:	Senior Corporate Benefit Specialist III
Phone:	301-454-1685
Email:	cynthia.henderson@mncppc.org
Fax:	301-454-1687

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	N/A - No Social Security Offset	N/A- No Social Security Offset		
Plan Formula	-Prior to eligibility for full Social Security retirement benefits equal to 2% of average annual earnings, multiplied by years of credited service. After the date of eligibility for full Social Security retirement benefits, the annual benefit equals 1.5% of average annual earnings up to the Social Security Covered Compensation Level (SSCCL), plus 2% of average annual earnings in excess of the SSCCL, multiplied by years of credited service.	Annual benefit equal 2.4% of average annual earnings, multiplied by years of credited service up to 25 years. For a member who retires with exactly 25 years of credited service, the annual benefit equals 60% of average annual earnings. The annual amount of benefits payable to a member who retires with more than 25 years of credited service equals 60% of average annual earnings plus 2% of average annual earnings for each year in excess of 25 years.		
Disability Provision	N/A	N/A		
Earnings Include	The established rate of gross earnable compensation at which a participant is employed by the Commission, exclusive of any overtime pay or additional compensation of any kind.	The established rate of gross earnable compensation at which a participant is employed by the Commission, exclusive of any overtime pay or additional compensation of any kind.		
Average Period for AFC	The average of the annual base pay of a participant while an employee of the Commission during the five consecutive years of credited service that produce the highest total earnings prior to the participant's actual retirement date; or prior to the date on which the participant qualifies for and begins receiving benefits under the Commission's Long-Term Disability Plan.	The average of the annual base pay of a participant while an employee of the Commission during the three consecutive years of credited service that produce the highest total earnings prior to the participant's actual retirement date; or prior to the date on which the participant qualifies for and begins receiving benefits under the Commission's LTD Plan or the Commission's Comprehensive Disability Benefits Program for Park Police; or if less than three years of credited service with the Commission, the average of the annual base pay for the period of credited service with the Commission.		
Normal Retirement Age	• Attainment of age 62, with at least ten years of credited service • Completion of 30 years of credited service, regardless of age	• Attainment of age 55, with at least five years of credited service • Completion of 25 years of credited service, regardless of age		
Employee Contributions	4% of base salary up to maximum Social Security Wage Base (SSWB) and 8% in excess of SSWB	9.5% of base salary		

Maryland National Capital Parks & Planning Commission (MNCPPC) cont'd

<p>Cost-of-Living Increases</p>	<p>Retirees and survivors who have been receiving an annuity for at least six months may have a cost-of-living adjustment (COLA) applied to their retirement benefit as of each July 1st. It is based on the annualized change in the Consumer Price Index (CPI), as of the preceding December 31st – All Items Annual Average, Urban Index for Major U.S. Cities.</p>	<p>There are cost-of-living adjustments (COLAs) for retirees and beneficiaries who have been receiving a benefit for at least six months. The COLA is applied each July 1st and is based on the change in the Consumer Price Index (CPI). COLAs are provided at 100% of the change in the CPI up to 3%, plus half of the change in the CPI in excess of 3%, up to a maximum of 5%. A maximum COLA of 2.5% applies to retirement benefits attributable to credited service credited after July 1, 2012 and earned and unused sick leave credited after January 1, 2013.</p>		
--	--	--	--	--

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

<p>The employee contribution for Law Enforcement was increased from 9% to 9.5% of base annual salary. Effective 4/1/2023.</p>

FY 2024 Maryland County Government Pension Survey
Montgomery

Person Responding:	Michael Celic
Title:	Retirement Analyst
Phone:	240-777-8238
Email:	michael.celic@montgomerycountymd.gov
Fax:	240-306-1389

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	N/A	N/A	N/A	N/A
Plan Formula	2% of Average Final Earnings * [years of credited service (up to 36 years) + sick leave credit (up to 2 years)]	2.4%*Average Final Earnings* years of credited service up to 36 years including sick leave credit up to 2 years.	2.4%*Average Final Earnings*credited service (up to 25 years)+2%*Average Final Earnings*credited service (for years 26-31)+2%*Average Final Earnings*sick leave (up to 2 years)	2.6%*Average Final Earnings*credited service (years 1-25) +1.25%*Average Final Earnings*credited service (years 26-31) +5% of average final earnings*sick leave credit up to 2 years
Disability Provision	<u>Non-service-connected disability</u> 2% of Average Final Earnings * [years of credited service (up to 36 years) + sick leave credits (up to 2 years)]. Benefit will not be less than 33 1/3% of your final earnings. <u>Service-connected disability (partial disability)</u> 2%* final earnings* years of credited service up to 36 years + 2%*final earnings*sick leave (up to 2 years); no less than 52 1/2% of final earnings; <u>(total disability)</u> if greater than regular pension formula, participant receives 70% of final earnings.	<u>Non-service-connected disability</u> 2.4%*Average Final Earnings*years of credited service up to 36 years include sick leave credits (up to 2 years). Benefit will be no less than 33 1/3% of your final earnings. <u>Service-Connected Disability (partial disability)</u> 2.4%*greater of final earnings or average final earnings*years of credited service up to 36 years including sick leave credits (up to 2 years), but no less than 52 1/2% of final earnings. <u>Total disability:</u> if greater than regular pension formula, participant receives 70% of final earnings.	<u>Non-service-connected disability</u> 2.4%*Average Final Earnings*credited service (up to 25 years) +2%*Average Final Earnings*credited service (for years 26-31) +2%*Average Final Earnings*sick leave (up to 2 years); <i>(2.4% for sick leave credits used for up to 25 years; 2% for sick leave credits used for over 25 years)</i> ; no less than 33 1/3% of final earnings. <u>Service-connected (partial disability)</u> 2.4%*Average Final Earnings*credited service (up to 25 years) +2%*Average Final Earnings*credited service (for years 26-31) +2%*Average Final Earnings*sick leave (up to 2 years); <i>(2.4% for sick leave credits used for up to 25 years; 2% for sick leave credits used for over 25 years)</i> , no less than 52 1/2% of final earnings. <u>Total Disability:</u> if greater than regular pension formula, participant receives 70% of final earnings.	<u>Non-service-connected disability</u> greater of amount calculated under regular pension or 33 1/3% of final earnings. <u>Service-connected disability (partial)</u> greater of 52 1/2% of final earnings or amount calculated under regular pension. <u>Total disability:</u> If greater than the regular pension formula, you will receive 70% of your final earnings
Earnings Include	Earnings include all hours for which a participant is paid, including applicable differentials, but excluding overtime.	Earnings include all hours for which a participant is paid, including applicable differentials, but excluding overtime.	Earnings include all hours for which a participant is paid, including applicable differentials, but excluding overtime.	Earnings include all hours for which a participant is paid, including applicable differentials, but excluding overtime.
Average Period for AFC	Average of annual earnings for 36-month period before participant retires (or any consecutive 36-month period, if greater), excluding overtime.	Average of annual earnings for 36-month period before participant retires (or any consecutive 36-month period, if greater), excluding overtime.	Average of annual earnings for 36-month period before participant retires (or any consecutive 36-month period, if greater), excluding overtime.	Average of annual earnings for 36-month period before participant retires (or any consecutive 36-month period, if greater), excluding overtime.
Normal Retirement Age	5 years of credited service and at least age 60 or 30 years of credited service at at least age 55	15 years of credited service and at least age 55 or 25 years of credited service at any age	15 years of credited service at at least age 55 or 25 years of credited service and at least age 46	15 years of credited service and at least age 55 or 20 years of credited service at any age.

Montgomery cont'd

Employee Contributions	Membership after June 30, 2012: 6% of regular earnings up to the maximum Social Security wage base, plus 8% of earnings above that.	Membership after June 30, 2012: 6.75% of your regular earnings up to the maximum Social Security wage base*, plus 10.5% of your earnings above that	6.75% of regular earnings up to the maximum Social Security wage base, plus 10.5% of earnings above that.	Membership after June 30, 2012: 7.5% of regular earnings up to the maximum Social Security wage base, plu 11.25% of earnings above that mount; upon 25th year of service, 6.75% of regular earnings up to the maximum Social Security wage base, plus 10.5% of earnings above that amount.
Cost-of-Living Increases	Benefit adjusted each year to reflect increased or decreased cost-of-living as determined by CPI (all Urban Consumers, Washington-Baltimore, DC-VA-WVA. Percentage depends on plan and date or retirement.	Benefit adjusted each year to reflect increased or decreased cost-of-living as determined by CPI (all Urban Consumers, Washington-Baltimore, DC-VA-WVA. Percentage depends on plan and date or retirement.	Benefit adjusted each year to reflect increased or decreased cost-of-living as determined by CPI (all Urban Consumers, Washington-Baltimore, DC-VA-WVA. Percentage depends on plan and date or retirement.	Benefit adjusted each year to reflect increased or decreased cost-of-living as determined by CPI (all Urban Consumers, Washington-Baltimore, DC-VA-WVA. Percentage depends on plan and date or retirement.

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

Law enforcement plan: Effective 8/7/2023 Social Security Integration age has changed to age 70, was previously 65, 66, and 67. DROP entry requirement equals normal retirement requirements. Firefighters plan: Effective 7/5/22 credit with free military up to 2 years with conditions on service; 2/6/23: sick changed to 5% *AFE* credited service; 8/7/2023 calculation of benefits has changed to 2.6% of average final earnings for years 1-25, 1.25% of average final earnings for years 26-31, 5% for each year of credited service received for accumulated sick leave. Corrections: effective 8/7/23 formula change still under review

FY 2024 Maryland County Government Pension Survey

Prince George's

Person Responding:	Xanvia Smith
Title:	Retirement Services Manager
Phone:	301-883-4713
Email:	xvsmith@co.pg.md.us
Fax:	

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	Yes	Sworn Officers and Deputy Sheriffs No	Yes	Yes
Plan Formula	<p>0 – 30 Years of Service $\frac{x \text{ FAS (Final Average Salary)}}{x \text{ 1\%}}$ = 30% Maximum</p>	<p><i>Sworn Officers</i> 0-20 Years Of Service $\frac{x \text{ FAS (Final Average Salary)}}{x \text{ 3\%}} =$ Maximum 60% 21-30 Years Of Service $\frac{x \text{ FAS (Final Average Salary)}}{x \text{ 2.5\%}} =$ Maximum 85% <i>Deputy Sheriffs</i> 0-20 Years Of Service $\frac{x \text{ FAS (Final Average Salary)}}{x \text{ 3\%}} =$ Maximum 50% 21-30 Years Of Service $\frac{x \text{ FAS (Final Average Salary)}}{x \text{ 2.5\%}} =$ Maximum 75%</p>	<p>0 – 20 Years of Service $\frac{x \text{ FAS (Final Average Salary)}}{x \text{ 3\%}} =$ 60% Maximum 21 – 30 Years of Service $\frac{x \text{ FAS (Final Average Salary)}}{x \text{ 2.5\%}} =$ 85% Maximum</p>	<p>0 – 20 Years of Service $\frac{x \text{ FAS (Final Average Salary)}}{x \text{ 2.5\%}} =$ 50% Maximum 21 – 30 Years of Service $\frac{x \text{ FAS (Final Average Salary)}}{x \text{ 2.5\%}} =$ 75% Maximum</p>
Disability Provision	Civilians are eligible for disability retirement through the state pension system. The provisions are regulated by the Maryland State Pension and Retirement System	<p><i>Sworn Officers</i> Service Connected Disability 55% of average salary Non-Service Connected Disability 50% of average salary Note: Must have completed 5 years of continuous service. <i>Deputy Sheriffs</i> Service Connected Disability 70% for the 1st year (60% thereafter) Non-Service Connected Disability Based on years but no less than 30% Note: Must have completed 5 years of continuous service as a Prince George's County Deputy Sheriff to be eligible</p>	<p>Service Connected Disability 60% Effective July 1, 2001 Non-Service Connected Disability 30% Effective July 1, 2001</p>	<p>Service Connected Disability 55% of average salary Non-Service Connected Disability 50% average salary</p>
Earnings Include	Base Salary	Base Salary	Base Salary	Base Salary
Average Period for AFC	AFC- three (3) highest consecutive earnings over 36 months AFC- five (5) highest consecutive earnings over 60 months	AFC- two(2) highest consecutive earnings over 24 months	AFC- two(2) highest consecutive earnings over 24 months	AFC- two(2) highest consecutive earnings over 24 months

Prince George's cont'd

Normal Retirement Age	Normal retirement for civilians in the supplemental pensions plans are ages 55, 60, 62 or 65. Depends on civilian pension plan enrollment	25 Years of Service or Age 55	25 Years of Service or Age 55	25 Years of Service or Age 55
Employee Contributions	Contributions range from 1.48%-7.77% and rate depends on civilian pension plan enrollment	Sworn Officers- Employee Contributions Rate is 10% of base salary Deputy Sheriff- Employee Contribution Rate is 11% of base salary	Employee Contribution Rate is 13% of base salary	Employee Contribution Rate is 10% of base salary
Cost-of-Living Increases	3%	3%	3%	3%

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

not applicable

FY 2024 Maryland County Government Pension Survey

St. Mary's

Person Responding:	Katie Sprgo
Title:	Benefits Administrator
Phone:	301-475-4200 x1100
Email:	benefits@stmaryscountymd.gov
Fax:	

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	YES	YES	YES	
Plan Formula	Our civilian employees are enrolled in the State Employees Pension System. EE's hired prior to 7/1/11: 1.8% x AFC x Years of Service. On or after 7/1/11: 1.5% x AFC x Years of Service.	Sheriff's Office Retirement Plan 2% of average pay prior to July 1, 2008 and 2.5% for years after July 1, 2009, multiplied by years of service.	Sheriff's Office Retirement Plan 2% of average pay prior to July 1, 2008 and 2.5% for years after July 1, 2009, multiplied by years of service.	
Disability Provision	Ordinary Disability and Accidental Disability	Line of Duty Disability and Ordinary Disability	Line of Duty Disability and Ordinary Disability	
Earnings Include	Base earnings only	Base earnings only	Base earnings only	
Average Period for AFC	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.	Average of the highest 36 months of base compensation.	Average of the highest 36 months of base compensation.	
Normal Retirement Age	Normal service retirement: at least 90 years of combined age and years of eligibility service. Members with at least 10 year of eligibility service become eligible for normal service retirement at age 65.	The earlier of 25 years of service or age 62	The earlier of 25 years of service or age 62	
Employee Contributions	7% of base pay	8% of base pay	8% of base pay	
Cost-of-Living Increases	Eligible employees receive either a compound rate or a simple rate each July 1st.	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.

Sheriff's Office Retirement Plan: 17th Amendment was added in 2023 wherein the DROP (Deferred Retirement Option Program) was modified to reflect that to be eligible to participate in the Plan, the total years of creditable service earned by the Participant following the conclusion of the elected DROP period is no more than thirty years. In addition, a second provision was made in this Amendment with regard to continuation of employment following DROP participation: payment of the Participant's DROP account will be made and the monthly retirement benefit will begin being paid following the DROP Participant's termination date. In addition, in the event a DROP participant elected to the office of Sheriff continues in service to the County following the end of the Sheriff's DROP Participation period, no additional accruals of the calculated monthly retirement income or pick-up contributions will be added to the Sheriff's DROP account after the conclusion of the Sheriff's first term in office.

**FY 2024 Maryland County Government Pension Survey
Washington**

Person Responding:	Brittany Price
Title:	Retirement Coordinator
Phone:	240-313-2358
Email:	bprice@washco-md.net
Fax:	

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security	Yes	Yes	Yes	Yes
Plan Formula	Monthly Pension= (2% X AFC X	Monthly Pension= (2% X AFC X	Monthly Pension= (2% X AFC X	Monthly Pension= (2% X AFC X Years of
Disability Provision	Yes	Yes	Yes	Yes
Earnings Include	Base Pay	Base Pay	Base Pay	Base Pay
Average Period for AFC	3 Highest	3 Highest	3 Highest	3 Highest
Normal Retirement Age	Age 60- Hired prior to 7/1/2019 or Age 62- Hired on or after 7/1/2019	Age 50	Age 50	Age 50
Employee Contributions	6%	6%	6%	6%
Cost-of-Living Increases	1%	1%	1%	1%

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

* Yes, newly elected Treasurer given option if he wished to participate in the pension or not. Other changes were just clarifications made.

FY 2024 Maryland County Government Pension Survey

Wicomico

Person Responding:	Donna O'Hara
Title:	Director, Human Resources
Phone:	410-334-3105
Email:	dohara@wicomicocounty.org
Fax:	410-334-3111

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
Social Security				
Plan Formula	Final Average Earnings(highest 36 months salary) x 2% x Service in the Plan	Final Average Earnings(highest 36 months salary) x 2% x Service in the Plan	Final Average Earnings(highest 36 months salary) x 2% x Service in the Plan	Final Average Earnings(highest 36 months salary) x 2% x Service in the Plan
Disability Provision	Job Related or Ordinary Disability (approved illness/injury not job related)	FOP-Accidental Disability or Ordinary Disability	Job Related or Ordinary Disability (approved illness/injury not job related)	Job Related or Ordinary Disability (approved illness/injury not job related)
Earnings Include	Highest 36 months of salary	66 2/3% of salary	Highest 36 months of salary	Highest 36 months of salary
Average Period for AFC	Defined Benefit Pension Retirement for lifetime	Defined Benefit Pension Retirement for lifetime. FOP-AD may elect to continue after normal retirement date until anytime in future	Defined Benefit Pension Retirement for lifetime	Defined Benefit Pension Retirement for lifetime
Normal Retirement Age	sooner of Age 55 with 5 years vested service in the plan or 25 years in the plan	sooner of Age 55 with 5 years vested service in the plan or 25 years in the plan	sooner of Age 55 with 5 years vested service in the plan or 25 years in the plan	sooner of Age 55 with 5 years vested service in the plan or 25 years in the plan
Employee Contributions	5.625% of annual salary divided into bi-weekly pre-tax deductions	5.625% of annual salary & FOP-AD is 1.4% of annual salary divided into bi-weekly pre-tax deductions	5.625% of annual salary divided into bi-weekly pre-tax deductions	5.625% of annual salary divided into bi-weekly pre-tax deductions
Cost-of-Living Increases	N/A	N/A	N/A	N/A

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

Collective Bargaining Agreement including FOP-Accidental Disability