



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

County:	Anne Arundel
Person Responding:	Anne Budowski
Title:	Assistant Personnel Officer - Pension and Health Benefits
Phone:	(410) 222-4506
Email:	pebudo99@aacounty.org
Fax:	(410) 222-4512

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	No	Yes
Plan Formula	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
Earnings Include	Base Pay	Base Pay	Base Pay
Average Period for AFC	Highest 3	Highest 3	Highest 3
Normal Retirement Age	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)
Employee Contributions	4%	7.00%	7.00%
Cost-of-Living Increases	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.

County:	City of Baltimore		
Person Responding:	David Randall Deputy Executive Director/Veronica Stull, Special Projects Coordinator		
Title:	(General/Civilian)/(Law Enforcement)		
Phone:	410-497-7929		
Email:	DRandall@BCFPERS.ORG / SVStull@BCFPERS.ORG		
Fax:	888-443-7008		
Does your jurisdiction participate in the State pension system as a participating governmental unit? No			
Benefit			
	General/Civilian		Law Enforcement
Social Security	Yes		No
Plan Formula	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
Earnings Include	Base Pay		Base Pay
Average Period for AFC	Highest 3 yrs (January 1 rates)		Highest 36 consecutive months
Normal Retirement Age	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
Employee Contributions	None		8% currently; 9% effective July 1, 2012; 10% effective July 1, 2013
Cost-of-Living Increases	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 specify what has changed below.			
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

Benefit	General/ Civilian	Law Enforcement (Police)	Fire	Corrections/ Sheriff
Social Security	Yes	Medicare only	Medicare Only	Yes
Plan Formula	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.
Earnings Include	Base Pay	Base Pay	Base Pay	Base Pay
Average Period for AFC	Highest 36 months	Highest 12 months	Highest 12 months	Highest 36 months
Normal Retirement Age	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
Employee Contributions	7%	10%	10%	10%
Cost-of-living increases	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

County:	Calvert County
Contact:	David E. Carpenter
Title:	Sr. HR Analyst - Benefits Mgr.
Phone:	410-535-1600 ext. 2802
Email:	david.carpenter@calvercountymd.gov
Fax:	410-414-5617

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

Benefit	General/Civilian	Sheriffs Pension Plan	Corrections
Social Security	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
Earnings Include	Base Pay	Base Pay	Base Pay
Average Period for AFC	NA	Highest 3 of last 5	Highest 3 of last 5
Normal Retirement Age	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
Employee Contributions	3% of pay	8% of pay	8% of pay
Cost-of-Living Increases	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

County:	Caroline County
Person Responding:	Sherry Bratton
Title:	Director of Human Resources
Phone:	410-479-4105
Email:	sbratton@carolinemd.org
Fax:	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.

Benefit	General Employees (civilian)	Law Enforcement	Public Safety (EMS, Corrections, Dispatch)
Social Security	Yes	[see State plans]	YES
Plan Formula	1.6% x AFC x CS 30 yrs		1.6% x AFC x CS
Earnings Include	Base Pay		Base Pay
Average Period for AFC	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
Normal Retirement Age	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
Employee Contributions	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)
Cost-of-Living Increases	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

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

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	Yes	Yes
Plan Formula	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%.
Earnings Include	Base Pay	Base Pay	Base Pay
Average Period for AFC	Highest 3 consecutive yrs	Highest 3 consecutive yrs	Highest 3 consecutive yrs
Normal Retirement Age	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.
Employee Contributions	5%	8%	8%
Cost-of-Living Increases	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

County:	Cecil County Government
Contact:	Anna M. Gardner
Title:	Chief
Phone:	(410) 996-8478
Email:	agardner@ccgov.org
Fax:	(888) 251-5257

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

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

County:	Charles County
Person Responding:	Angel DuBose
Title:	Benefits Compliance Administrator
Phone:	301-885-2764
Email:	DuboseA@charlescountymd.gov
Fax:	301-396-8862

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	Yes	Yes
Plan Formula	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
Earnings Include	Base Pay	Base Pay	Base Pay
Average Period for AFC	Highest 3 of last 10 yrs	Highest 3 of last 5 yrs	Highest 3 of last 5 yrs
Normal Retirement Age	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
Employee Contributions	4%	8%	7%
Cost-of-Living Increases	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

County:	Frederick County
Person Responding:	Diane Hoffman
Title:	Benefits Administrator
Phone:	3016001625
Email:	Dhoffman@frederickcountymd.gov
Fax:	3016002314

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	-	-
Plan Formula	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
Earnings Include	Base Pay	-	-
Average Period for AFC	Highest 36 consecutive months	-	-
Normal Retirement Age	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
Employee Contributions	6%	9%	9%
Cost-of-Living Increases	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

County:	Garrett County
Person Responding:	DaVina Griffith
Title:	Director Human Resources
Phone:	301.334.1989
Email:	dgriffith@garrettcounty.org
Fax:	301.334.5026

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	Yes	Yes
Plan Formula	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
Earnings Include	Base Pay	Base Pay	Base Pay
Average Period for AFC	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
Normal Retirement Age	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
Employee Contributions	3.39%	7.59%	7.59%
Cost-of-Living Increases	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

County:	Harford County Government
Person Responding:	Beth A. Griffith
Title:	Benefits Program 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, for General/Civilian employees and Law Enforcement. However, the correctional officers are in a County-sponsored plan.

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

County:	Howard
Person Responding:	Terry Reider
Title:	Retirement Coordinator
Phone:	(410) 313-3456
Email:	treider@howardcountymd.gov
Fax:	(410) 313-3470

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

Benefit	General/Civilian	police officers)	Corrections
Social Security	Yes	Yes	Yes
Plan Formula	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)
Earnings Include	Base Pay	Base Pay	Base Pay
Average Period for AFC	Highest 36 months	Highest 36 months	Highest 36 months
Normal Retirement Age	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
Employee Contributions	3% of pay	11.6% of pay	8.5% of pay
Cost-of-Living Increases	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

County:	The Maryland-National Capital Park and Planning Commission Employees' Retirement System
Person Responding:	Andrea L. Rose
Title:	Administrator
Phone:	301-454-1415
Email:	andrea.rose@mncppc.org
Fax:	301-454-1420

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	No	Yes
Plan Formula	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
Earnings Include	Base Pay Only	Base Pay Only	N/A
Average Period for AFC	High-5	High-3	N/A
Normal Retirement Age	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
Employee Contributions	4% up to the Social Security Wage Base and 8% in excess of the Wage Base.	8.5% of base pay	Yes
Cost-of-Living Increases	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

County:	Montgomery County, Maryland
Person Responding:	Robert Goff
Title:	Retirement Benefits Manager
Phone:	240-777-8234
Email:	robert.goff@montgomerycountymd.gov
Fax:	301-279-1424

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	Yes	Yes
Plan Formula	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
Earnings Include	Base Pay + specific differentials; does not include overtime	Base Pay + specific differentials; does not include overtime	Base Pay + specific differentials; does not include overtime
Average Period for AFC	N/A	Highest 36 months	Highest 36 months
Normal Retirement Age	Age 62	Sheriff - 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
Employee Contributions	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
Cost-of-Living Increases	N/A	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	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

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

County:	Prince George's County Government
Person Responding:	Ritchlyn C. Dantzler
Title:	Assistant Manager
Phone:	301-883-6390
Email:	rcdantzler@co.pg.md.us
Fax:	301-883-6031

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	Police Officers-No Sheriffs-	Yes
Plan Formula	(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
Earnings Include	Base Pay	Base Pay	Base Pay
Average Period for AFC	3 highest yrs; New hires after 7/1/2011 - highest 60 consecutive months	Highest 24 consecutive months	Highest 24 consecutive months
Normal Retirement Age	(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
Employee Contributions	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%
Cost-of-Living Increases	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

County:	St. Mary's
Person Responding:	Karen Gates
Title:	Benefits Coordinator
Phone:	301-475-4200, ext *1104
Email:	karen.gates@stmarysmd.com
Fax:	301-475-4082

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	[see State plan]	Yes	Yes
Plan Formula		Sheriff's Office Retirement Plan - 2.% of average pay prior to Jul 1, 2008 and 2.5% for years after Jul 1, 2008, multiplied by yrs of service.	Sheriff's Office Retirement Plan - 2.% of average pay prior to Jul 1, 2008 and 2.5% for years after Jul 1, 2008, multiplied by yrs of service.
Earnings Include		Base earnings only.	Base earnings only.
Average Period for AFC		Average of the highest 36 months of base compensation.	Average of the highest 36 months of base compensation.
Normal Retirement Age		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.
Employee Contributions		8% of base pay.	8% of base pay.
Cost-of-Living Increases		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

Entity:	Maryland State Pension System
Contact:	Anne E. Gawthrop
Title:	Director of Legislative Affairs
Email:	agawthrop@sra.state.md.us
Phone:	410-625-5602

MARYLAND STATE PENSION SYSTEM

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

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

County:	Washington County
Person Responding:	Debra Peyton
Title:	Director of Health and Human Services
Phone:	240-313-2356
Email:	dpeyton@washco-md.net
Fax:	240-313-2351

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	Yes	Yes
Plan Formula	2% x Avg/Highest x CS	2% x Avg/Highest x CS	2% x Avg/Highest x CS
Earnings Include	Base Pay	Base Pay	Base Pay
Average Period for AFC	Highest 3 yrs	Highest 3 yrs	Highest 3 yrs
Normal Retirement Age	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
Employee Contributions	6%	6%	6%
Cost-of-Living Increases	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

County:	Wicomico
Person Responding:	Michele Ennis
Title:	Director of Human Resources
Phone:	410-334-3125
Email:	mennis@wicomicocounty.org
Fax:	410-334-3111

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

Benefit	General/Civilian	Law Enforcement	Corrections
Social Security	Yes	Yes	Yes
Plan Formula	2% x AFC x CS	2% x AFC x CS	2% x AFC x CS
Earnings Include	Base Pay	Base Pay + Clothing allowance two times a year.	Base Pay includes Hazardous Duty Pay
Average Period for AFC	Highest 36 consecutive months.	Highest 36 consecutive months.	Highest 36 consecutive months.
Normal Retirement Age	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.
Employee Contributions	5.63%	5.63%	5.63%
Cost-of-Living Increases	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.