



# **Fiscal 2026 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

The following counties participate exclusively in the 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:

<b>Social Security</b>	The employees of the county contribute to Social Security.
<b>Plan Formula</b>	How the pension calculation is established.
<b>Creditable Service</b>	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.
<b>Disability Provision Earnings</b>	Pension benefit for employees that become disabled during employment.
<b>Earnings Include</b>	The types of pay included in the pension calculation.
<b>AFC</b>	Average final compensation
<b>Average Period for AFC</b>	The number of earnings years included in the calculation.
<b>Normal Retirement Age</b>	The parameters that must be met to qualify for a pension benefit.
<b>Employee Contributions</b>	The amount per payroll period the employee contributes to the pension.
<b>Cost-of-Living Increases</b>	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.



## FY 2026 Summary of Maryland State Pension Plans

<b>Benefit</b>	<b>Employees' Pension System</b>	<b>Law Enforcement Officers' Pension System (LEOPS)</b>	<b>Correctional Officers' Pension System (CORS)</b>
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes
<b>Plan Formula</b>	EE's hired prior to 7/1/2011: 1.2% x AFC x Years of Service prior to 7/1/1998 + 1.8% AFC x Years of Service on or after 7/1/1998. EE's hired on or after 7/1/2011: 1.5% x AFC x Years of Service.	2% up to 32.5 years - 65% maximum	1/55 x AFC x Years of Service
<b>Disability Provision</b>	Yes	Yes	Yes
<b>Earnings Include</b>	Base Earnings	Base Earnings	Base Earnings
<b>Average Period for AFC</b>	EE's hired prior to 7/1/2011: average of highest 3 consecutive years. EE's hired on or after 7/1/2011: average of highest 5 consecutive years.	EE's hired prior to 7/1/2011: average of highest 3 consecutive years. EE's hired on or after 7/1/2011: average of highest 5 consecutive years.	EE's hired prior to 7/1/2011: average of highest 3 consecutive years. EE's hired on or after 7/1/2011: average of highest 5 consecutive years.
<b>Normal Retirement Age</b>	EE's hired prior to 7/1/2011: 30 years of service, regardless of age, or age 62 with 5 years of service. EE's hired on or after 7/1/2011: 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. Includes a DROP plan option.	20 years of service, regardless of age, or age 55 with 5 years of service.
<b>Employee Contributions</b>	7%	7%	5%
<b>Cost-of-Living Increases</b>	For service earned prior to 7/1/2011: up to 3% compounded annually. For service earned on or after 7/1/2011: 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 7/1/2011: up to 3% compounded annually. For service earned on or after 7/1/2011: 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 7/1/2011: unlimited COLA compounded annually. For service earned on or after 7/1/2011: 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 2026 Maryland County Government Pension Survey**

**Anne Arundel**

<b>Person Responding:</b>	Kelly Lovett
<b>Title:</b>	Assistant Personnel Officer, Pension and Benefits
<b>Phone:</b>	(410) 222-7595
<b>Email:</b>	<a href="mailto:pelove23@aacounty.org">pelove23@aacounty.org</a>

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

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>	<b>Fire/EMS</b>
<b>Social Security (employees subject to withholding)</b>	Yes	No	Yes	Yes
<b>Plan Formula</b>	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
<b>Disability Provision</b>	Service-Connected and Non-Service Connected	Service-Connected and Non-Service Connected	Service-Connected and Non-Service Connected	Service-Connected and Non-Service Connected
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	Highest 3	Highest 3	Highest 3	Highest 3
<b>Normal Retirement Age</b>	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
<b>Employee Contributions</b>	4%	7.25%, increasing after 01/01/2026 to 8.25%	6.75%	7.25%. For classifications represented by IAFF only, increasing to 8.0% after 01/01/2026
<b>Cost-of-Living Increases</b>	60% CPI to a maximum of 2.5%	60% CPI to a maximum of 2.5%	60% CPI to a maximum of 2.5%	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.**

Yes. In addition to the changes made in FY2025, the County passed Bill 59-25 which made the following plan changes: Extended DROP participation for a seventh year for classifications of CPS/CJPS in Corrections plan. Increased the number of participants represented by IAFF who may go into the DROP each month from 4 per month to 20 per calendar quarter (with a FY cap of 72). In the Police Plan, increased the annual interest rate earned on a participant's account during the DROP period from 4.25% to 5.00% for those going into DROP on or after July 1, 2025. In the Fire Plan, increased the annual interest rate earned on DROP account for participants in IAFF who enter DROP after July 1, 2025 from 4.25% to 5.00%. The remaining participants in that plan (Battalion Chiefs up through Chief) who enter DROP after July 1, 2025, will have an annual interest increase to 4.75%. Starting January 1, 2026, employee pension contribution for IAFF members will increase from 7.25% to 8.00%. Participants in the Fire Plan who are not represented by IAFF will continue to contribute 7.25% of their annual basic pay. Effective January 1, 2026, employee pension contributions for all participants in Police Plan will increase from 7.25% to 8.25%.

## FY 2026 Maryland County Government Pension Survey

### Baltimore City

<b>Person Responding:</b>	David A Randall
<b>Title:</b>	Executive Director
<b>Phone:</b>	443-984-3180
<b>Email:</b>	<a href="mailto:drandall@bcers.org">drandall@bcers.org</a>

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

Benefit	General/Civilian- Pension Class C	General/Civilian- Hybrid (Pension Class D & 401(a))	General/Civilian- Non Hybrid 401(a)	Law Enforcement & Fire/EMS
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes	No
<b>Plan Formula</b>	Class C: 1.6% x AFC x YOS up 30 years / 1.85% x AFC x YOS beyond 30 years	<b>Class D:</b> 1% x AFC x YOS / 1.1% x AFC x YOS if age 62 or older with at least 20 YOS & <b>401a:</b> 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)
<b>Disability Provision</b>	<b>LOD:</b> 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 <b>NLOD:</b> 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	<b>Class D - LOD:</b> 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 <b>Class D - NLOD:</b> 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 <b>401(a):</b> 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
<b>Earnings Include</b>	Pensionable Annual Salary	<b>Class D:</b> Pensionable Annual Salary <b>401(a):</b> Annual Earnable Compensation	Earnable Compensation per pay period. Earnable Compensation consists of all the payroll elements that would constitute an employee's annual salary.	
<b>Average Period for AFC</b>	Average of Highest 3 Consecutive January 1 Annual Salaries	<b>Class D:</b> Average of Highest 3 Consecutive January 1 Annual Salaries <b>401(a):</b> 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
<b>Normal Retirement Age</b>	Age 65 with at least 5 years of membership service or 30 years of membership service regardless of age	<b>Class D:</b> Age 65 with at least 5 years of membership service or 30 years of membership service regardless of age <b>401(a):</b> 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
<b>Employee Contributions</b>	5% of Annual Pensionable Earnings	<b>Class D:</b> 5% of Annual Pensionable Earnings <b>401(a):</b> 5% of Annual Earnable Compensation	5% of Earnable Compensation per pay period	10%

**Baltimore City cont'd**

<p><b>Cost-of-Living Increases</b></p>	<p><b>Retiree/Beneficiary Under Age 65:</b> 1.5% Annual Increase on January 1 after one year of retirement - <b>Retiree/Beneficiary Age 65 &amp; Older:</b> 2% Annual Increase on January 1 after one year of retirement</p>	<p><b>Class D: Retiree/Beneficiary Under Age 65:</b> 1.5% Annual Increase on January 1 after one year of retirement - <b>Class D: Retiree/Beneficiary Age 65 &amp; Older:</b> 2% Annual Increase on January 1 after one year of retirement  <b>401(a):</b> 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>
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**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

## FY 2026 Maryland County Government Pension Survey

### Baltimore County

<b>Person Responding:</b>	Patricia Razo
<b>Title:</b>	Retirement Administrator
<b>Phone:</b>	410-887-8246
<b>Email:</b>	<a href="mailto:privas-razo@baltimorecountymd.gov">privas-razo@baltimorecountymd.gov</a>

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security (employees subject to withholding)</b>	Yes	Post 4/1/86 Health only	Post 4/1/86 Health only	Yes
<b>Plan Formula</b>	1/70th the AFC x CS	If YOS=>20 then 50% AFC + 2% x AFC xCS (yrs>20 and less than 25 yrs) and 3% AFC for CS>25. 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 but less than 30 yrs) + 3% of AFC for CS >30 yrs. If YOS <20 and age 60 w/10 yrs CS, then 2%/ yr.
<b>Disability Provision</b>	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
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	All at Highest 36 full consecutive months. Except for members on Pay schedule I-E; Emergency Communications Managers on pay schedule VI-P, and the Emergency Communications Chief and Assistant Chief on pay schedule XII. This is effective 7/1/2026 (Bill 33-25).	All at Highest 12 consecutive months	All at Highest 36 consecutive months	All at Highest 12 consecutive months
<b>Normal Retirement Age</b>	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
<b>Employee Contributions</b>	7.00%	10.87% if hired <7/1/14 or 11.37% 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
<b>Cost-of-Living Increases</b>	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 33-25: Deferred Retirement Option Program – Police Hired on or After July 1, 2007.** (c) Subject to the time limitation in subsection (d) of this section, a member may select the following DROP period: 3 YEARS IF THE MEMBER HAS 28 YEARS OR MORE OF QUALIFYING SERVICE. **Beginning July 1, 2026**, emergency communications members on pay schedule I-e, emergency communications managers on pay schedule VI-P and the emergency communications Chief and assistant Chief on pay schedule XII are eligible for normal service retirement after thirty (30) years of creditable service or at age sixty-seven (67) and completion of ten (10) years of creditable service. **Average Final Compensation.** (a) (3) beginning July 1, 2026, members hired on or after July 1, 2007 on pay schedule I-E, Emergency Communications Managers on pay schedule VI-P, and the Emergency Communications Chief and Assistant Chief on pay schedule XII shall have their average final compensation based on the twelve (12) consecutive calendar months affording the highest average. **An employee of the Fire Department who is a member, beginning January 1, 2015, an employee of the Police Department on pay schedule VII who is a member, [and] beginning on June 30, 2018, an employee on pay schedule I-E, AND BEGINNING ON JULY 1, 2025, EMERGENCY COMMUNICATIONS MANAGERS ON PAY SCHEDULE VI-P AND THE EMERGENCY COMMUNICATIONS CHIEF AND ASSISTANT CHIEF ON PAY SCHEDULE XII,** at the time of retirement shall receive membership service for unused sick leave in accordance with the formula that sixteen (16) days of unused sick leave are equal to one (1) month of membership service. One (1) additional month of membership service shall be granted if fractional days totaling eight (8) or more result from the application of this formula.

**Bill 42-24: Beginning July 1, 2024**, the minimum retirement allowance for a Police Officer on PS IV shall be equal to sixty-six and two thirds ( $66 \frac{2}{3}$ ) percent of the member's average final compensation plus one-fiftieth (1.50) of the member's average final compensation multiplied by the number of years of creditable service in excess of twenty-eight years and four months.

## FY 2026 Maryland County Government Pension Survey

### Calvert

<b>Person Responding:</b>	Sherrie Myers
<b>Title:</b>	Benefits Specialist II
<b>Phone:</b>	410-535-1600 ext. 2257
<b>Email:</b>	<a href="mailto:sherrie.myers@calvertcountymd.gov">sherrie.myers@calvertcountymd.gov</a>

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

Benefit	General/Civilian	Sheriff's Office Pension Plan	Corrections (under the Sheriff's Office Pension Plan)	EMS (No Fire)
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes	Yes
<b>Plan Formula</b>	Defined Contribution Plan - Employer contributes 5% and Employee contributes 3%	Yrs 1-20 = 2.4% x AFC x CS; Yrs 21-27 = 2% x AFC x CS	Yrs 1-20 = 2.4% x AFC x CS; Yrs 21-27 = 2% x AFC x CS	Defined Contribution Plan - Employer contributes 5% and Employee contributes 3%
<b>Disability Provision</b>	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
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	N/A	Highest 3 of last 5	Highest 3 of last 5	N/A
<b>Normal Retirement Age</b>	Rule of 80: Must be age 55 with 10 years of service, minimum. Age and years of service must equal 80, used for OPEB 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 OPEB purposes
<b>Employee Contributions</b>	3% of pay	8% of pay	8% of pay	3% of pay
<b>Cost-of-Living Increases</b>	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.**

## FY 2026 Maryland County Government Pension Survey

### Caroline

<b>Person Responding:</b>	Audrey L. Jenkins
<b>Title:</b>	Payroll Specialist
<b>Phone:</b>	410-479-4090
<b>Email:</b>	<a href="mailto:ajenkins@carolinemd.org">ajenkins@carolinemd.org</a>

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security (employees subject to withholding)</b>				
<b>Plan Formula</b>	2.0%	2.0%	2.0%	2.0%
<b>Disability Provision</b>	N/A	Yes	N/A	N/A
<b>Earnings Include</b>	Base Salary	Base Salary	Base Salary	Base Salary
<b>Average Period for AFC</b>	5 Years	3 Years or 5 Years depending on hire date	5 Years	5 Years
<b>Normal Retirement Age</b>	25 Years of Service or reaches age 62 with 5 Years of Eligibility Service.	Age 50, regardless of service; or 25 years of eligibility service, regardless of age.	25 Years of Service or reaches age 62 with 5 Years of Eligibility Service.	25 Years of Service or reaches age 62 with 5 Years of Eligibility Service.
<b>Employee Contributions</b>	7%	7%	7%	7%
<b>Cost-of-Living Increases</b>	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.**

## FY 2026 Maryland County Government Pension Survey

### Carroll

<b>Person Responding:</b>	Robin Hooper
<b>Title:</b>	Division Manager
<b>Phone:</b>	410-386-2124
<b>Email:</b>	<a href="mailto:rhooper@carrollcountymd.gov">rhooper@carrollcountymd.gov</a>

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

Benefit	General/Civilian	Law Enforcement & Corrections	Corrections	Fire/EMS
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes	Yes
<b>Plan Formula</b>	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, plus Cred. Service after 07/1/2025 x2.5%xAFC	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, plus Cred. Service after 07/1/2025 x2.5%xAFC	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, plus Cred. Service after 07/1/2025 x2.5%xAFC
<b>Earnings Include</b>	Base salary.	Base salary.	Base salary.	Base salary.
<b>Average Period for AFC</b>	Average of highest 3 consecutive years	Average of highest 3 consecutive years	Average of highest 3 consecutive years	Average of highest 3 consecutive years
<b>Normal Retirement Age</b>	Earlier of 30 years of Eligible Service, or Age 62 with 7 years of Eligible Service	Earlier of 25 years of Eligible Service, or Age 55 with 15 years of Eligible Service	Earlier of 25 years of Eligible Service, or Age 55 with 15 years of Eligible Service	Earlier of 25 years of Eligible Service, or Age 55 with 15 years of Eligible Service
<b>Employee Contributions</b>	5% of base pay.	9% of base pay.	9% of base pay.	9% of base pay.
<b>Cost-of-Living Increases</b>	Maximum of 2% per year.	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.**

Public Safety Pension Plan - Added new multiplier 2.5% for creditable service on or after 07/1/2025
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## FY 2026 Maryland County Government Pension Survey

Cecil

<b>Person Responding:</b>	Loren Anderson
<b>Title:</b>	Benefits Specialist
<b>Phone:</b>	410-996-8478
<b>Email:</b>	<a href="mailto:landerson@cecilcountymd.gov">landerson@cecilcountymd.gov</a>

Does your jurisdiction participate in the State pension system as a participating governmental unit?      Yes (General/Civilian Only)

Benefit	General/Civilian	Law Enforcement	Corrections	EMS and 911 Dispatch - No Fire
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes	Yes
<b>Plan Formula</b>	State Pension	2% of AFC x creditable service, up to a maximum of 25 years of service.	2% of AFC x creditable service, up to a maximum of 25 years of service.	2% of AFC x creditable service, up to a maximum of 25 years of service.
<b>Disability Provision</b>		Non-Service-Connected (5 years of service) 35%; Service-Connected 66%	Non-Service-Connected (5 years of service) 35%; Service-Connected 66%	Non-Service-Connected (5 years of service) 35%; Service-Connected 66%
<b>Earnings Include</b>		Base Salary	Base Salary	Base Salary
<b>Average Period for AFC</b>		3 highest consecutive years of earnings	3 highest consecutive years of earnings	3 highest consecutive years of earnings
<b>Normal Retirement Age</b>		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
<b>Employee Contributions</b>		8%	8%	8%
<b>Cost-of-Living Increases</b>		Maximum of 2%	Maximum of 2%	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.**

Public Safety Pension Plan (Law Enforcement, Corrections, EMS and 911 Dispatch), Amendment 10: Deferred Retirement Option Plan approved on January 22, 2025
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## FY 2026 Maryland County Government Pension Survey

Charles

<b>Person Responding:</b>	Kim Pelczar
<b>Title:</b>	Benefits Administrator
<b>Phone:</b>	
<b>Email:</b>	<a href="mailto:pelczark@charlescountymd.gov">pelczark@charlescountymd.gov</a>

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

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>	<b>EMS ONLY</b>
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes	Yes
<b>Plan Formula</b>	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	2.50% of FAE x years of service
<b>Disability Provision</b>	No	See Attachment	See Attachment	See Attachment
<b>Earnings Include</b>	Base Salary	Base Salary	Base Salary	Base Salary
<b>Average Period for AFC</b>	3 highest consecutive July 1 salaries for 10 years prior to retirement	3 highest consecutive July 1 salaries for 5 years prior to retirement	3 highest consecutive July 1 salaries for 5 years prior to retirement	3 highest consecutive July 1 salaries for 5 years prior to retirement
<b>Normal Retirement Age</b>	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	25 years of service or age 60
<b>Employee Contributions</b>	4%	8%	7%	8%
<b>Cost-of-Living Increases</b>	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	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.**

## FY 2026 Maryland County Government Pension Survey

### Frederick

<b>Person Responding:</b>	Robert Goff
<b>Title:</b>	HR Administrator
<b>Phone:</b>	301-600-1625
<b>Email:</b>	<a href="mailto:rgoff@frederickcountymd.gov">rgoff@frederickcountymd.gov</a>

Does your jurisdiction participate in the State pension system as a participating governmental unit? **Yes - Librarians & Soil Conservation employees only**

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes	Yes
<b>Plan Formula</b>	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)
<b>Disability Provision</b>	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.
<b>Earnings Include</b>	Base earnings	Base earnings	Base earnings	Base earnings
<b>Average Period for AFC</b>	Highest consecutive 36 month average (HAC)			
<b>Normal Retirement Age</b>	65	55	55	55
<b>Employee Contributions</b>	6%	9%	9%	9%
<b>Cost-of-Living Increases</b>	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 for Corrections/Sheriffs changed where 5% of their 9% retirement contribution goes into their DROP account along with the monthly contribution and early exit penalty changed to a forfeit of employees DROP contributions.

## FY 2026 Maryland County Government Pension Survey

### Garrett

<b>Person Responding:</b>	Ashlee Thomas
<b>Title:</b>	Benefits Coordinator
<b>Phone:</b>	301-334-8980
<b>Email:</b>	<a href="mailto:anthomas@garrettcounty.md.gov">anthomas@garrettcounty.md.gov</a>

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes	Yes
<b>Plan Formula</b>	1.67% x AFC x CS not to exceed 35 years	2% x AFC x CS not to exceed 30 years	2% x AFC x CS not to exceed 30 years	1.67% x AFC x CS not to exceed 35 years
<b>Disability Provision</b>				
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	36 calendar months out of most recent 120 months that = the highest average	36 calendar months out of most recent 120 months that = the highest average	36 calendar months out of most recent 120 months that = the highest average	36 calendar months out of most recent 120 months that = the highest average
<b>Normal Retirement Age</b>	Earlier of: 30 years of service or attain age 62 with 5 years of service	Earlier of: 25 years of services or attain age 55 with 5 years of service	Earlier of: 25 years of services or attain age 55 with 5 years of service	Earlier of: 30 years of service or attain age 62 with 5 years of service
<b>Employee Contributions</b>	3.39%	7.59%	7.59%	3.39%
<b>Cost-of-Living Increases</b>	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.**

No
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## FY 2026 Maryland County Government Pension Survey

### Harford

<b>Person Responding:</b>	Tiffany Stephens
<b>Title:</b>	Director of Human Resources
<b>Phone:</b>	410-638-4869
<b>Email:</b>	<a href="mailto:tsstephens@harfordcountymd.gov">tsstephens@harfordcountymd.gov</a>

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

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>	<b>Fire/EMS</b>
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes	Yes
<b>Plan Formula</b>	State Pension Plan	State Pension Plan LEOPS	2% x AFC x Years	State Pension Plan
<b>Disability Provision</b>			ORDINARY - same formula with service projected to age 62	
<b>Earnings Include</b>			REGULAR EARNINGS	
<b>Average Period for AFC</b>			before 2011 - highest three years after 2011 - highest five years	
<b>Normal Retirement Age</b>			62	
<b>Employee Contributions</b>			9%%	
<b>Cost-of-Living Increases</b>			Determined by Board of Trustees	

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

## FY 2026 Maryland County Government Pension Survey

**Howard**

<b>Person Responding:</b>	Scott Southern
<b>Title:</b>	Retirement Coordinator
<b>Phone:</b>	410-313-2363
<b>Email:</b>	<a href="mailto:ssouthern@howardcountymd.gov">ssouthern@howardcountymd.gov</a>

Does your jurisdiction participate in the State pension system as a participating governmental unit? **No (some limited exceptions)**

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security (employees subject to withholding)</b>				
<b>Plan Formula</b>	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
<b>Disability Provision</b>	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.
<b>Earnings Include</b>	Base Salary	Base Salary	Base Salary	Base Salary
<b>Average Period for AFC</b>	Highest consecutive 36 months	Highest consecutive 36 months	Highest consecutive 36 months	Highest consecutive 36 months
<b>Normal Retirement Age</b>	62 or 30 Years of service	62 or 20 years of service	62 or 20 years of service	62 or 20 years of service
<b>Employee Contributions</b>	3%	11.60%	8.50%	7.70%
<b>Cost-of-Living Increases</b>	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.**

Emergency communications dispatchers' Normal retirement date is now 25 years after 7/1/2027. Dispatcher contributions increased to 10%.
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## FY 2026 Maryland County Government Pension Survey

### Maryland National Capital Parks & Planning Commission (MNCPPC)

<b>Person Responding:</b>	Cynthia Henderson
<b>Title:</b>	Senior Corporate Benefit Specialist III
<b>Phone:</b>	301-454-1685
<b>Email:</b>	<a href="mailto:cynthia.henderson@mncppc.org">cynthia.henderson@mncppc.org</a>

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security (employees subject to withholding)</b>	N/A - No Social Security Offset	N/A - No Social Security Offset		
<b>Plan Formula</b>	-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.		
<b>Disability Provision</b>	N/A	N/A		
<b>Earnings Include</b>	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.		
<b>Average Period for AFC</b>	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.		
<b>Normal Retirement Age</b>	• 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		
<b>Employee Contributions</b>	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><b>Cost-of-Living Increases</b></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>		
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**Additional Question: Has your county made changes to pension programs in the past two years? If yes, please specify what has changed below.**

<p>No</p>
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## FY 2026 Maryland County Government Pension Survey

### Montgomery

<b>Person Responding:</b>	Jameil Robinson
<b>Title:</b>	Retirement Analyst
<b>Phone:</b>	240-777-8234
<b>Email:</b>	<a href="mailto:jameil.robinson@montgomerycountymd.gov">jameil.robinson@montgomerycountymd.gov</a>

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security</b>				
<b>Plan Formula</b>	2% of Average Final Earnings * [years of credited service (up to 36 years) + sick leave credit (up to 2 years)]	2.6% x average final earnings x your years of credited service up to 25 years +2.4% x average final earnings x 26 – 34 years of credited including any sick leave credits (up to 2 years)	2.6%*Average Final Earnings*credited service (up to 25 years)+2.25%*Average Final Earnings*credited service (for years 26-30)+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
<b>Disability Provision</b>	Non-service-connected disability: 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. Service-connected disability: (partial disability) 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; (total disability) if greater than regular pension formula, participant receives 70% of final earnings.	Non-service-connected disability: 2.4%*Average Final Earnings*years of credited service up to 34 years include sick leave credits (up to 2 years). Benefit will be no less than 33 1/3% of your final earnings. Service-Connected Disability: (partial disability) 2.4%*greater of final earnings or average final earnings*years of credited service up to 34 years, including sick leave credits (up to 2 years), but no less than 52 1/2% of final earnings. Total disability: if greater than the regular pension formula, the participant receives 70% of final earnings.	Non-service-connected disability: 2.6%*Average Final Earnings*credited service (up to 25 years) +2.25%*Average Final Earnings*credited service (for years 26-30) +2%*Average Final Earnings*sick leave (up to 2 years); (2.6% for sick leave credits used for up to 25 years; 2% for sick leave credits used for over 25 years); no less than 33 1/3% of final earnings. Service-connected: (partial disability) 2.6%*Average Final Earnings*credited service (up to 25 years) +2.25%*Average Final Earnings*credited service (for years 26-30) +2%*Average Final Earnings*sick leave (up to 2 years); (2.6% for sick leave credits used for up to 25 years; 2% for sick leave credits used for over 25 years), no less than 52 1/2% of final earnings. Total Disability: if greater than regular pension formula, participant receives 70% of final earnings.	Non-service-connected disability: greater of amount calculated under regular pension or 33 1/3% of final earnings. Service-connected disability: (partial) greater of 52 1/2% of final earnings or amount calculated under regular pension. Total disability: If greater than the regular pension formula, you will receive 70% of your final earnings
<b>Earnings Include</b>	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.
<b>Average Period for AFC</b>	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.
<b>Normal Retirement Age</b>	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

<b>Employee Contributions</b>	Membership after June 30, 2012: 6% of regular earnings up to the maximum Social Security wage base, plus 8% of earnings above that.	Membership as of July 1, 2012: 6.75% of regular earnings up to the maximum Social Security wage base, plus 10.5% of earnings above that.	Membership as of July 1, 2012: 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, plus 11.5% of earnings above that amount; 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.
<b>Cost-of-Living Increases</b>	Benefit adjusted each year to reflect increased or decreased cost-of-living as determined by CPI (all Urban Consumers, Washington-Arlington-Alexandria, DC-VA-WVA. Percentage depends on plan and date of retirement.	Benefit adjusted each year to reflect increased or decreased cost-of-living as determined by CPI (all Urban Consumers, Washington-Arlington-Alexandria, DC-VA-WVA. Percentage depends on plan and date of retirement.	Benefit adjusted each year to reflect increased or decreased cost-of-living as determined by CPI (all Urban Consumers, Washington-Arlington-Alexandria, DC-VA-WVA. Percentage depends on plan and date of retirement.	Benefit adjusted each year to reflect increased or decreased cost-of-living as determined by CPI (all Urban Consumers, Washington-Arlington-Alexandria, DC-VA-WVA. Percentage depends on plan and date of retirement.

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

Police: The benefit formula has changed effective 1/1/2025. The new formula is 2.6% x average final earnings x your years of credited service up to 25 years +2.4% x average final earnings x 26 – 34 years of credited, including any sick leave credits (up to 2 years)

## FY 2026 Maryland County Government Pension Survey

### Prince George's

<b>Person Responding:</b>	Xanvia Smith
<b>Title:</b>	Retirement Services Manager
<b>Phone:</b>	301-883-4713
<b>Email:</b>	<a href="mailto:xvsmith@co.pg.md.us">xvsmith@co.pg.md.us</a> <a href="mailto:pensions@co.pg.md.us">pensions@co.pg.md.us</a>

Does your jurisdiction participate in the State pension system as a participating governmental unit? **Yes (civilian employees only)**

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security</b>	Yes	Sworn Officers (Police) No Deputy Sheriffs Yes	Yes	Yes
<b>Plan Formula</b>	State Pension Plan Provision County Pension Plan= 0 – 30 Years x FAS x 1% = Maximum 30%	Sworn Officers 0-20 Years Of Service x FAS (Final Average Salary) X 3%= Maximum 60% 21-30 Years Of Service x FAS (Final Average Salary) x 2.5% = Maximum 85% <b>Deputy Sheriffs</b> 0-20 Years Of Service x FAS (Final Average Salary) x 3% = Maximum 50% 21-30 Years Of Service x FAS (Final Average Salary) x 2.5% = Maximum 75%	0 – 20 Years of Service x FAS (Final Average Salary) x 3% = 60% Maximum 21 – 30 Years of Service x FAS (Final Average Salary) x 2.5% = 85% Maximum	0 – 20 Years of Service x FAS (Final Average Salary) x 2.5% = 50% Maximum 21 – 30 Years of Service x FAS (Final Average Salary) x 2.5% = 75% Maximum
<b>Disability Provision</b>	State Pension Plan (MSRA) provisions County Plan-No Disability Provision	<i>Sworn Officers</i> <i>Service Connected Disability 55% of average salary</i> <i>Non-Service Connected Disability 50% of average salary</i> <i>Note: Must have completed 5 years of continuous service.</i> <i>Deputy Sheriffs</i> <i>Service Connected Disability 70% for the 1st year (60% thereafter)</i> <i>Non-Service Connected Disability Based on years but no less than 30%</i> <i>Note: Must have completed 5 years of continuous service as a Prince George's County Deputy Sheriff to be eligible</i>	Service Connected Disability 60% Effective July 1, 2001 Non-Service Connected Disability 30% Effective July 1, 2001	Service Connected Disability 55% of average salary Non-Service Connected Disability 50% average salary
<b>Earnings Include</b>	Base Salary	Base Salary	Base Salary	Base Salary
<b>Average Period for AFC</b>	AFC- five (5) highest earnings over five (5) consecutive years	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**

<b>Normal Retirement Age</b>	County/MSRA- Age 60 with 15 or more years of eligibility service Age 65 with 10 or more years of eligibility service RULE OF 90—the sum of your age and years eligibility service equals 90 30 years of service	25 Years of Service or Age 55	25 Years of Service or Age 55	25 Years of Service or Age 55
<b>Employee Contributions</b>	County Plans- rates range between 1.67% -7.85% of base salary based upon department and position. Rates are determined by actuaries and updated annually. MSRA-Non-Contributory	Sworn Officers- Employee Contributions Rate is 10% of base salary rate varies on pension plan enrollment Deputy Sheriff- Employee Contribution Rate is 11% of base salary rate	Employee Contribution Rate is 13% of base salary rate	Employee Contribution Rate is 10% of base salary rate varies based on pension plan enrollment
<b>Cost-of-Living Increases</b>	County Plan -No MSRA-yes as regulated by the provisions on their website.	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.**

## FY 2026 Maryland County Government Pension Survey

### St. Mary's

<b>Person Responding:</b>	Heather Schrader
<b>Title:</b>	Benefits Administrator
<b>Phone:</b>	301-475-4200 ext. 1111
<b>Email:</b>	<a href="mailto:Benefits@stmaryscountymd.gov">Benefits@stmaryscountymd.gov</a>

Does your jurisdiction participate in the State pension system as a participating governmental unit? **Yes, for general county employees. Law enforcement and Corrections are on a County Pension Plan.**

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security (employees subject to withholding)</b>	YES	YES	YES	
<b>Plan Formula</b>	State Pension Plan	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.	
<b>Disability Provision</b>		Line of Duty Disability and Ordinary Disability	Line of Duty Disability and Ordinary Disability	
<b>Earnings Include</b>		Base earnings only	Base earnings only	
<b>Average Period for AFC</b>		Average of the highest 36 months of base compensation.	Average of the highest 36 months of base compensation.	
<b>Normal Retirement Age</b>		The earlier of 25 years of service or age 62	The earlier of 25 years of service or age 62	
<b>Employee Contributions</b>		8% of base pay	8% of base pay	
<b>Cost-of-Living Increases</b>		3% each July 1st	3% each July 1st	

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

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. **18th Plan Amendment** - Jan 2024 provided a one-time "correction" for participants who were not notified of the provision to repay the trust within 90 days of their rehire, the withdrawn contributions plus interest.

## FY 2026 Maryland County Government Pension Survey

### Washington

<b>Person Responding:</b>	Brittany Price
<b>Title:</b>	Retirement Coordinator
<b>Phone:</b>	240-313-2358
<b>Email:</b>	<a href="mailto:bprice@washco-md.net">bprice@washco-md.net</a>

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

<b>Benefit</b>	<b>General/Civilian</b>	<b>Law Enforcement</b>	<b>Corrections</b>	<b>Fire/EMS</b>
<b>Social Security (employees subject to withholding)</b>	Yes	Yes	Yes	Yes
<b>Plan Formula</b>	Monthly Pension= (2% X AFC X Years of Service)/12	Monthly Pension= (2% X AFC X Years of Service)/12	Monthly Pension= (2% X AFC X Years of Service)/12	Monthly Pension= (2% X AFC X Years of Service)/12
<b>Disability Provision</b>	Yes	Yes	Yes	Yes
<b>Earnings Include</b>	Base Pay	Base Pay	Base Pay	Base Pay
<b>Average Period for AFC</b>	3 Highest Fiscal Years	3 Highest Fiscal Years	3 Highest Fiscal Years	3 Highest Fiscal Years
<b>Normal Retirement Age</b>	Age 60- Hired prior to 7/1/2019 or Age 62- Hired on or after 7/1/2019	Age 50	Age 50	Age 50
<b>Employee Contributions</b>	6%	6%	6%	6%
<b>Cost-of-Living Increases</b>	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.**

No
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## FY 2026 Maryland County Government Pension Survey

### Wicomico

<b>Person Responding:</b>	Kaitlin Garvin
<b>Title:</b>	Human Resources Manager - Benefits
<b>Phone:</b>	410-334-3105
<b>Email:</b>	<a href="mailto:kgarvin@wicomicocounty.org">kgarvin@wicomicocounty.org</a>

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

Benefit	General/Civilian	Law Enforcement	Corrections	Fire/EMS
<b>Social Security (employees subject to withholding)</b>	Yes	yes	yes	n/a
<b>Plan Formula</b>	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	n/a
<b>Disability Provision</b>	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)	n/a
<b>Earnings Include</b>	Highest 36 months of salary	Highest 36 months of salary OR 66 2/3% of salary for accidental disability	Highest 36 months of salary	n/a
<b>Average Period for AFC</b>	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	n/a
<b>Normal Retirement Age</b>	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	n/a
<b>Employee Contributions</b>	5.625% of annual salary divided into bi-weekly pre-tax deductions	6.6% 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	n/a
<b>Cost-of-Living Increases</b>	N/A	Yes - 2.5% as of 1st of fiscal year following 1 full calendar year of retirement	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: Increased pension deduction to 6.6% of annual salary to fund a 2.5% COLA in retirement for those under the CBA