

IMPORTANT RETIREMENT DEFINITIONS

ERS Retirement Eligibility An employee is eligible for full benefits at age 65 with at least five (5) years of service, or with 30 years of service credit regardless of age. Eligibility for early retirement or reduced retirement benefit is age 55 with at least five (5) years of service credit.

Average Final Compensation (AFC) is the average of your highest three (3) consecutive salaries effective January 1st of each applicable year.

Deferred Vested Pension An employee who has not attained age 55 and has ten (10) years of service credit, or an employee who has attained age 55 and has five (5) years of service credit (who has not elected early retirement) is eligible for a deferred vested pension. An employee must be 55 years or older to begin receiving benefits. Deferred vested members must contact the ERS office to file for retirement when they qualify or when they decide to begin receiving their benefits.

Military Service Credit entitles qualified members up to three (3) year of service credit for military service prior to starting employment with the City of Baltimore, provided certain eligibility requirements are met.

Mandatory Employee Contributions 5% of gross pay is withheld on a pre-tax basis every pay period after one year of permanent Baltimore City service.

IMPORTANT CONTACT NUMBERS

City of Baltimore Employees' Retirement System
7 E. Redwood Street – 13th Floor
Baltimore, MD 21202
443-984-3200 / Option 1 – Benefits
410-528-8428 Fax
www.bcercs.org

Baltimore City Department of Human Resources
Office of Employee Benefits
7 E. Redwood Street – 20th Floor
Baltimore, MD 21202
Health Benefits: 410-396-5830
Life Insurance: 410-396-5831
Wellness Program: 410-396-3872
Employee Assistance Program: 410-396-1859

Municipal Employees' Credit Union (MECU)
301 E. Baltimore Street
Baltimore, MD 21202
410-752-8313
www.mecu.com

Social Security Administration
Office of Public Inquiries
Windsor Park Building
6401 Security Blvd
Baltimore, MD 21235
1-800-772-1213
www.ssa.gov

City Union of Baltimore (CUB)
410-962-1492

Local 44, AFSCME-AFL Union
410-837-7278

**Managerial & Professional Society
Of Baltimore, Inc. (MAPS)**
MAPSBaltimore@gmail.com

CITY OF BALTIMORE EMPLOYEES' RETIREMENT SYSTEM

MEMBERSHIP ENROLLMENT PROCESS



EMPLOYEES' RETIREMENT SYSTEM

of the CITY OF BALTIMORE

Membership

Enrollment Process

Enrollment in the City of Baltimore Employees' Retirement System (ERS) is very simple. A few months prior to the end of an employee's first year of employment with the City of Baltimore, the employee will receive a membership enrollment letter from ERS requesting him/her to complete and return required forms and documentation to ERS to formally enroll in ERS. Under normal circumstances, employees are invited to attend an ERS Enrollment Seminar prior to their one-year anniversary date of employment. The seminar provides guidance and information regarding ERS benefits and eligibility. As a result of the COVID-19 pandemic, the seminars are suspended until further notice.

One-Year Mandatory Waiting Period/ Service Credit

ERS membership eligibility begins on the first anniversary date after which the employee began work as a permanent full or part-time employee of the City of Baltimore. An employee whose job classification requires 1,000 or more hours in a fiscal year will receive credit for one year of service, provided that the employee is in pay status for every pay period in the fiscal year. If the job classification requires 500-999 hours in a fiscal year, an employee will receive credit for ½ year of service. If the job classification requires less than 500 hours in the fiscal year, the employee does not receive service credit. An employee will receive service credit for a full year only if he/she is in pay status for every pay period of the fiscal year; if he/she is not in pay status during every pay period, the service credit will be prorated.

Additional service credits may be earned by:

- **Transferring service credit.** An employee may

transfer accumulated or earned service credit into ERS from the State of Maryland retirement system or any city (including Baltimore City), county or municipal retirement system within the State of Maryland if there is no break in service between prior employment and employment with the City of Baltimore. The request for transfer of service credit must be made within one (1) year of becoming a member of ERS.

- **Purchasing additional service credit.** Under certain circumstances, an employee may purchase service credit for any other noncredited employment with Baltimore City. In addition, an employee may purchase service credit for his/her first year of City employment (prior to ERS membership). The cost for purchasing service credit is calculated as follows: the employee's annual salary at the time of purchase times the contribution rate at the time of purchase times the number of years or part of a year to be purchased. The purchase must be made in a single payment.
- **Military Service Credit.** Under certain circumstances, an employee may receive up to three (3) years of service credit for military service served prior to starting employment with the City of Baltimore.

Procedures for Enrollment

To be formally enrolled into ERS, an employee must:

- **Attend an ERS Enrollment Seminar.** As stated above, under normal operating conditions, an employee would be invited to attend one of the ERS Enrollment Seminars a few months prior to reaching the one-year anniversary date of employment. At the seminar, an ERS Benefits Analyst is available to explain and answer questions regarding retirement benefits and vesting eligibility guidelines in detail. In addition, the employee would verify and complete the enrollment card and if applicable, the military application for service credit. However, the seminars have been suspended until regular operating services are resumed. Alternately, enrollments

are being conducted via USPS Mail until normal operations are recommenced.

- **Complete the Active Death Beneficiary Designation Form.** An employee may designate a beneficiary(ies) for his/her ERS death benefit by completing this form. An employee may appoint a sole beneficiary or multiple beneficiaries. Contingent beneficiaries may also be named. An employee must file a new Active Death Beneficiary Designation Form each time he/she chooses to change beneficiaries. The filing of a new form revokes any previous beneficiary designation. A custodian must be named for beneficiaries who are minors, and an additional form, Designation of Custodian for Member's Minor Child, must be completed for minor children (under age 18).
- **Submit the necessary documents.** Upon enrollment, an employee will need to submit documentation for self, spouse and children, if applicable.

Birth Certificates for the employee, spouse and children (or other named beneficiaries). If birth certificates are not available, alternative documents must be presented. Please contact an ERS Benefits Analysts regarding acceptable alternative documents.

Court Order which legally changes the employee's name if the present name is different from the name on the birth certificate

Marriage Certificate, Divorce Decree with Settlement or Separation Agreements, if applicable Spouse's Social Security Number, if applicable

Military Separation Papers (Form DD214 or equivalent) to receive for pre-employment military service credit

Verification of Employment for any prior employment with Baltimore City, State of Maryland and/ or its subdivisions, such as county government entities