

News for Active & Retired Members of the Baltimore City Employees' Retirement System

# Retirement *Today*

SPRING 2022



**ERS**

EMPLOYEES'  
RETIREMENT  
SYSTEM

of the CITY OF BALTIMORE

# A MESSAGE FROM THE EXECUTIVE DIRECTOR



Dear Active Members, Retirees and Beneficiaries,  
Our Spring newsletter marks the beginning of warmer weather and longer days as we look forward to the rest of 2022. As an agency, we have worked diligently

over the last two years since the Covid-19 pandemic started to continue to provide the same level of service that we always provided prior to pandemic restrictions being put into place. As Covid-19 numbers continue to decrease throughout the City and across the country, we are cautiously optimistic as we see many other areas of Baltimore City now re-opening. We will continue to serve our active members and retirees in the same way that we have continued to do over the last two years.

At the start of the pandemic, we shifted our in-person retirement education seminars online and will continue to offer these live webinars in 2022. Please see the list of upcoming online workshops included in this newsletter. Regardless of where you are in your career, these informational sessions will provide you with valuable information in your retirement planning. We also encourage you to contact us to make an appointment with one of our retirement specialists to make sure you are well-prepared for the future.

Since our Fall publication, two board members have been sworn in to the RSP board with ceremonies at the Mayor's Office. We officially welcome Tom Skinner, 2nd Vice President of the Baltimore Fire Officers Association, and Jamar Brown, Partner at Rosenberg Martin Greenberg law firm, to the board.

In the winter, we published our 2021 Popular Annual Financial Report. This report is a summary of the Annual Comprehensive Financial Report for fiscal year 2021. Both reports can be found on our publications page at [bcers.org/publications](https://bcers.org/publications).

Please take time to read the valuable information included in the pages to come. Wishing you and yours a safe and happy Spring.

Warmest Regards,  
David A. Randall

## BENEFIT PAYDATES 2022

March: 03/01/22

April: 04/01/22

May: 04/29/22

June: 06/01/22

July: 07/01/22

August: 08/01/22

September: 09/01/22

October: 09/30/22

November: 11/01/22

December: 12/01/22

## IN THIS ISSUE

RETIREMENT PROCESS CHECKLIST.....	3
2022 SEMINARS.....	4
CYBER AWARENESS MADE SIMPLE.....	5
EMPLOYEE SPOTLIGHT.....	7



# PLAN AHEAD FOR A SUCCESSFUL RETIREMENT

If retirement is on the horizon, there is no time like the present to make sure you're well-prepared to retire according to your plan. The following checklist provides a timeline and each step you need to take prior to retiring from the City of Baltimore. Please note, the following steps apply to active employees who are Class C and Class D members only (excluding non-hybrid members).



## **1** YEAR PRIOR TO YOUR EXPECTED RETIREMENT DATE

Register for a Retirement Benefit Webinar based on your Pension Class Plan:

- Class C Members Only - Understanding Your Class C Retirement Plan (Hired Prior to July 1, 2014)
- Class D (Hybrid) Members Only - Retirement Savings Plan (RSP) - Know Your Plan (Hired On or After July 1, 2014)

Register at [HTTPS://RETIREWITHBALTIMORE.MYRETIREMENTAPPT.COM/](https://retirewithbaltimore.myretirementappt.com/)

Go to [www.bcers.org](http://www.bcers.org) to get an “estimate” of your retirement benefits. Click on “Member Services” and then “Self-Service Login”. If you are signing into the portal for the first time, you must “Self-Register” first. Sign-in and follow the instructions.

## **6** MONTHS PRIOR TO YOUR EXPECTED RETIREMENT DATE

Contact ERS Benefits to speak to a Retirement Analyst:

- To verify your service membership credits
- To purchase non-credited service time
- To verify any missing time and missing contributions
- To verify and update required documents on file for

retirement:

- Active Death Beneficiary Designation Form
- DD 214 Military Form
- Birth Certificate
- Marriage Certificate(s)
- Divorce Decree(s)
- Settlement Agreement(s)

- To get an “Estimate” of your retirement benefit option.

## **90** DAYS PRIOR TO YOUR EXPECTED RETIREMENT DATE

- Go to [www.bcers.org](http://www.bcers.org) to print a Service Retirement Packet. Click on “Publications” and scroll to the bottom until you see “Service Retirement Packet – Click Here”.
- Contact ERS Benefits to be assigned a Retirement Analyst to counsel you through the retirement process.

## **90 – 30** DAYS PRIOR TO YOUR EXPECTED RETIREMENT DATE

- Submit your completed and notarized “Service Retirement Packet” to your assigned Retirement Analyst along with any required documents no earlier than 90 days and no later than 30 days prior to your expected retirement date.

## **60** DAYS PRIOR TO YOUR EXPECTED RETIREMENT DATE

- Contact “RSP” if you are a Hybrid (Class D) member regarding your 401a plan at 443-984-3405.
- Contact “RSP” if you are enrolled in the Deferred Compensation Plan (DCP) at 443-984-2389.
- Contact “DHR – Employee Benefits” for information regarding retiree healthcare especially if you are age 65 or older at 410-396-5830.

# EMPLOYEES' RETIREMENT SYSTEMS

## 2022 SEMINARS

### CLASS C UNDERSTANDING RETIREMENT

Class C Understanding Retirement Seminars are for employees hired prior to July 1, 2014. Topics discussed include:

- Retirement eligibility requirements
- Disability and death benefits
- Military and transfer time
- Beneficiary designation
- Health benefits in retirement
- 457b Deferred Compensation Plan

**Dates:** Jan 18, Feb 15, Mar 15, Apr 19, May 17, June 21, July 19, Aug 16, Sept 20, Oct 18, Nov 15, and Dec 20

**Time:** 9:00 a.m.- 12:00 p.m.

### NEW EMPLOYEE ENROLLMENT SEMINAR

New Employee Enrollment Seminars (NEES) are for new employees who need to elect a retirement plan prior to end of the 150-day mandatory plan selection period. Topics discussed include:

- 401(a) Hybrid plan
- 401(a) Non-Hybrid plan
- 457b Deferred Compensation Plan
- Enrollment process
- Deadline requirements

**Dates:** Jan 11, Feb 8, Mar 8, Apr 12, May 10, June 14, July 12, Aug 9, Sept 13, Oct 11, Nov 8, and Dec 13

**Time:** 9:00 a.m.- 11:00 a.m.

### RETIREMENT SAVINGS PLAN- KNOW YOUR PLAN

Retirement Savings Plan (RSP) Seminars are for employees hired on or after July 1, 2014. Topics discussed include: Overview of the Hybrid/Non-Hybrid plans including benefits for each plan | Retirement eligibility requirements | Disability and death benefits | Military and transfer time | Beneficiary designation | Health benefits in retirement | 457b Deferred Compensation Plan

**Dates:** Feb 16, May 18, Aug 17, and Oct 19

**Time:** 9:00 a.m. - 12:00 p.m.

### SOCIAL SECURITY

Join an expert presenter from the Nationwide Retirement Institute from an in-depth presentation around Social Security. Learn the part Social Security plays in your overall retirement picture and get all of your questions answered.

**Dates:** Feb 9, May 11, Aug 10, and Oct 12

**Time:** 9:00 a.m.- 11:00 a.m.

**ALL SEMINARS ARE VIRTUAL. CALL 443-984-3200 OR VISIT**

**[HTTPS://RETIREWITHBMORE.MYRETIREMENTAPPT.COM/](https://retirewithbmore.myretirementappt.com/) TO REGISTER**

\*The Office of the Labor Commissioner is authorizing permission leave for employees to attend a seminar. Any employee who wishes to attend a seminar must submit a request to the immediate supervisor at least two weeks in advance. The request may be denied for operational reasons.



# Cyber Awareness Made Simple: All About Malware



From laptops to tablets to mobile phones, we are all increasingly connected to technology throughout our day. But with the increase in access to and use of our various devices also comes an increase in threats to our cyber safety.

According to AV-Test Institute, there are more than one billion malware programs out there and more than 500,000 new pieces of Malware are detected every day. Malware can pose a significant threat to your cyber safety, however, with some knowledge and awareness of safety measures, you can reduce your chances of becoming a malware victim.

## WHAT IS MALWARE?

Malware is a harmful app that bad actors install, or cause to be installed, on your phone, tablet or computer. It is intentionally designed to cause harm. The word is coined from 'Malicious', and 'Software'. So, Malware can be simply thought of as "bad or malicious software" or a "bad app."

## WHAT DOES MALWARE DO?

When a bad app is installed on your device, there is no telling what it can do. Some are designed to steal your contacts and send messages out as if they are coming from you or from your contacts. Some will use your mic and camera to listen to your conversations and spy on you. Some will monitor what apps you use and what websites you visit; if you use mobile banking, some could steal your passwords for your bank account. Once they have access to your device, they also have access to your personal information. They could use that to call

you and trick you into believing they are your bank or Social Security, or some government agency. Malware also causes your device to run very slow, not run at all, or misbehave.

## HOW DOES THE MALWARE GET ON YOUR DEVICE?

The bad guys will send you a text or an email with a link or a document attached. The link or document has hidden codes. If you click on the link or open the document, the hidden code installs the malware on your device without you knowing. Sometimes, you can get malware from infected websites.

## HOW DO I AVOID MALWARE?

Do not click on links or open the attachments. Before you do, STOP and THINK. Ask yourself some questions. Do I know this person? If the answer is no, DELETE. If you know the name or number of the sender, it is possible that malware has invaded that person's device and is sending you malware from their device. Ask yourself, why is this person sending me a link or document? Am I expecting this from that person? STOP and THINK. DO NOT CLICK! Verify by calling the person from your calling app; Or, just DELETE.



Practice makes perfect. Start practicing the small things now.

**STOP. LOOK. THINK BEFORE YOU CLICK**

# GO PAPERLESS

Did you know that you can receive the BCERS Retirement Today newsletter and Popular Annual Financial Report (PAFR) electronically? Go green and cut down on the amount of paper in your household by choosing to receive your newsletter and PAFR via email.

To opt out of paper mailings for the newsletter and financial report:

1. Visit [www.bcercs.org](http://www.bcercs.org) and click on the Publications tab.
2. Scroll to the very bottom of the Publications page to find the “Opt Out of Print Mailings” form.
3. Fill out and submit the form.

The “Opt Out” form only applies to the newsletter and PAFR publications. You will continue to receive statements and any other BCERS print publications by mail.

## ONLINE MEMBER SELF SERVICE (MSS)

The MSS web portal service allows you to access your retirement information and process your retirement estimates online. Here's how:

1. From your computer, enter <http://www.pensiontechnologygroup.com/bcers> or visit [bcers.org](http://bcers.org) and click “Self-Service Login” under the “Member Services” tab.
2. Select the “Self Register” option (Located near the top of the screen).
3. Enter the requested information and click “Locate Information”.
4. This will take you to the “Account Setup” screen, where you will need to setup your account.
5. After that, click “Save Account Information”.
6. This will take you to the “Home Screen” where you will be able to:
  - a) Review your pension data and other personal information
  - b) Run a retirement estimate



Questions? Please contact the ERS office at 443-984-3200 or via email at [contactERS@bcers.org](mailto:contactERS@bcers.org)

## EMPLOYEE SPOTLIGHT: MEET ETZION BRAND



Known as “Etz” by his ERS colleagues, Etzion Brand serves as Senior Counsel for BCERS. Etz started at ERS in 2020, and works with General Counsel Ellen Callahan to make up the Employees’ Retirement System’s Legal Department.

Prior to joining the ERS team, Etz worked for Social Security as a litigation supervisor. He retired from SSA, but returned to the workforce when he learned of the position at ERS. “It looked interesting and was very different for me,” Etz says. While he had a breadth of experience as a lawyer, delving into a new subject matter opened up the opportunity to learn new things and take part in activities that he had not in his previous career.

His favorite part of working for ERS is the staff. “Everyone is accommodating, friendly and professional,” Etz says.

When he is not working, Etz enjoys watching football and loves to exercise, most often by swimming and using the elliptical machine.

### ARE YOU PLANNING TO MOVE?



Do you know that if you your monthly Direct Deposit Summary statement is not delivered to your home address of record with ERS for any reason, it is returned to ERS marked “Undeliverable”?

When this happens, ERS makes every attempt to contact you by telephone based on the information we have on file to verify your address. If we are not able to reach you by telephone, your monthly pension benefit allowance is temporarily placed on HOLD until you contact us regarding the TEMPORARY HOLD of your monthly pension benefit allowance. This precautionary measure is taken to safeguard your pension benefit and to determine if you have changed your address without informing us or if you may be deceased.

So let’s be proactive and avoid disruption of your monthly pension benefit allowance due to an uninformed address change! Here’s what you should do:

- Three months prior to your expected moving date, contact ERS to request a Change of Address Form. (When you notify the United States Postal Service (USPS) of your change of address, this is also a good time to make sure you have notified ERS as well.)
- There are 3 ways to request a Change of Address Form:
  - Call us at 443-984-3200.
  - Email us at [contactERS@bcers.org](mailto:contactERS@bcers.org).
  - Go to our website at [www.bcers.org](http://www.bcers.org), click on “RESOURCES >Forms >Change of Address Form” and print form.
- Complete the Change of Address Form and mail it to: Employees’ Retirement System, 7 E. Redwood Street, 13 Floor, Baltimore, MD 21202

Upon receipt of your Change of Address Form, your new address will be processed based on the next scheduled payroll cycle and the date your new address takes effect, which typically takes up 30 days to process.



# ERS

## EMPLOYEES' RETIREMENT SYSTEM



@bmoreretirement

## CITY OF BALTIMORE Employees' Retirement Systems 7 East Redwood Street, 11th, 12th & 13th Floor Baltimore, MD 21202

PRESORT MKTG  
POSTAGE & FEES PAID  
CITY OF BALTIMORE  
PERMIT NO. 992

### OFFICE HOURS

**Monday through Friday**  
8:30 a.m. to 4:30 p.m.

**Phone:** 443-984-3200

**Fax:** 410-528-8428

**Website:** [www.bcercs.org](http://www.bcercs.org)

**Email:** [newsletter@bcercs.org](mailto:newsletter@bcercs.org)

### ADMINISTRATION

**David A. Randall**

Executive Director

**Nichelle Lashley**

Deputy Executive Director

### BOARD OF TRUSTEES

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**Henry Raymond\***

Chair of the Board

City of Baltimore Finance Director

Ex-officio Member

**Bill Henry**

City of Baltimore Comptroller

Ex-officio Member

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**Patricia Roberts**

Retired

Appointed by Mayor

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Phlebotomist

City of Baltimore Health Department

Elected by Active Members

**Helen Holton**

Retired

Appointed by Mayor/

Baltimore City Council

**Rosemary H. Atkinson**

Retired

HOPE VI Community Builder

Elected by Retired Members

\*Serves on both the ERS and RSP  
boards.

### Retirement Savings Plan

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**Quinton Herbert, J.D.**

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