



Bernard C. "Jack" Young  
Mayor

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**EMPLOYEES'  
RETIREMENT  
SYSTEM**

**of the CITY OF BALTIMORE**

**BCERS/ RSP/DCP Call Center  
Frequently Asked Question**

### **The Agency**

The Employees' Retirement System, Retirement Savings Plan (RSP) and Deferred Compensation Plan (DCP) covers regular and permanent employees in the general administrative service of the City and certain non-teacher employees of the Baltimore City Public School System. Elected City Officials are covered under the Elected Officials Retirement System (EOS) which also falls under the four-part umbrella of the BCERS.

### **The Umbrella Vision**

The Executive Leadership's umbrella vision is for BCERS employees' within the capacity of their job classification be equipped with the knowledge and confidence to service any member or beneficiary from all pension plans under the BCERS retirement systems four-part umbrella.

### **The Call Center Purpose**

The call center is comprised of representatives from each retirement plan under the BCERS umbrella. Through training and various resources, the call center agents will be equipped to answer member inquiries from any pension plan under the BCERS umbrella.

### **Call Center Purpose**

**Formalize the umbrella concept-** by pulling together a multifunctional team of subject matter experts and member service representative from each retirement business unit and equipping them with resource and training to serve any member or beneficiary from all pension plans under the BCERS umbrella.

**Improve business perception-** through scripting and ongoing training; agents will project consistent messaging and professional standards across the entire agency.

**Improved Customer Service-** agents can concentrate on the task at hand; serving the member without the interruption from the ringing of additional phone lines.

### **Setting up for success**

1. Setup your work area with paper and pen
2. Log into the BCERS intranet
3. Log into Pension Pro
4. Open your MSR fillable form
5. Open your FAQ Log
6. Open your pension plan resource material
7. Open your Outlook email
8. Log into the hot desk telephone
9. Log into the ACD dashboard

**Remember to put a smile on your face and show empathy to every caller**

## **Sample Call 1 Caller is an ERS member**

### **Greeting**

**Good** (state the time of day) **thank you for calling the Employees Retirement Systems and the Retirement Saving Plan, my name is Ms. / Mr.** (state your name) **how can I help you?**

**Listen to the member's inquiry and take notes:**

**If the caller is a member and you can assist:**

**Member inquiry-**

I will be leaving my job at the end of the month and I want to know how I can get refund of the contributions I made into the retirement systems.

**Say:** I can help you with that, what is your full name, and last 4 digits of your social?

**Once you have the member's name begin to address them by their last name.**

**Take action:** Look the member up in PTG -go to the contact screen and verify the member's address.

**Say:** Mr. Lewis- May I have your address?

**Take action:** Complete MSR form (note on the form any changes to the member's contact information)

**Say:** Thank you for that information.

**State the next steps:** Mr. Lewis a retirement analyst will contact you within the next 2-3 business days to further assist you with getting your refund of retirement contributions.

**Wrapping up the call-** Can I help you with anything else? (Wait for a response) provide further assistance if needed. If no further assistance is needed

**Say:** Mr. Lewis it was a pleasure speaking to you today please, feel free to email us at [contacters@bcers.org](mailto:contacters@bcers.org) if you have any other questions or concerns. Have a nice day.

## **Sample Call 2 *Caller is not an ERS member***

### **Greeting**

**Good** (state the time of day) **thank you for calling the Employees Retirement Systems and the Retirement Saving Plan, my name is Ms. / Mr.** (state your name) **how can I help you?**

**Listen to the member's inquiry and take notes:**

**Member inquiry-**

I have a question about my retirement benefit:

**Say:** I can help you with that, what is your full name, and last 4 digits of your social?

**Once you have the member's name begin to address them by their last name.**

**Take action:** Look the member up in PTG -go to the contact screen and verify the member's address.

**If the caller is not in PTG ask these important questions to better determine how to assist the member**

1. (use member name) Ms. Jackson -Are you an Active or Retired employee?
2. When did you start City employment?
  - if hire date is after July 1 2014, they are in RSP) see RSP enrollment guidelines
  - if hire date is before July 1, 2014 ask next question
3. What is the name of your department?
  - a. Answer- I work for the City school system
4. (use member name) Ms. Jackson- What is your position title?
  - a. Answer- I am a teacher

**Note: This caller is not a City employee (see Non-City employee)**

Say: Ms. Jackson as a City School teacher, your retirement is with the State Retirement System. If you have a pen and paper I can give you their contact information.

The State Retirement System can be reached @ 410 625-5555 the email address is sra@sra.state.md.us.

**Wrapping up the call-** Can I help you with anything else? (Wait for a response) provide further assistance if needed. If no further assistance is needed

**Say:** Ms. Jackson it was a pleasure speaking to you today. Have a nice day

### **Sample Call 3 In-person Appointment Request**

#### **Greeting**

**Good** (state the time of day) **thank you for calling the Employees Retirement Systems and the Retirement Saving Plan, my name is Ms. / Mr.** (state your name) **how can I help you?**

**Listen to the member's inquiry and take notes:**

**If the caller is a member and you can assist:**

**Member inquiry-**

I want to make an appointment to put in my paperwork for retirement

**Say:** I can help you with that, what is your full name, and last 4 digits of your social?

**Once you have the member's name begin to address them by their last name.**

**Take action:** Look the member up in PTG

- Go to the contact screen and verify the member's contact information.
- Is the member 55 years or older with at least 5 or more years of ERS membership
- Or, is the member applying for a disability appointment?

If yes, continue with the appointment process

If no, inform the member they are not eligible to retire

Refer the member to the MSS Portal to get an estimate of their retirement benefit starting at age 55 or 55 with 5 years of membership



Go to the **call wrap up** section below

**Say:** Mr. Lewis- May I have your address?

**Take action:** Complete MSR form (note on the form any changes to the member's contact information)

**Say:** Thank you for that information.

**State the next steps:** Mr. Lewis a retirement analyst will contact you within the next 2 business days to further assist you with your appointment and processing your retirement paperwork.

**Wrapping up the call-** Can I help you with anything else? (Wait for a response) provide further assistance if needed. If no further assistance is needed

**Say:** Mr. Lewis it was a pleasure speaking to you today please, feel free to email us at [contacters@bcers.org](mailto:contacters@bcers.org) if you have any other questions or concerns. Have a nice day.

**Non- City Employees**

<b><u>If they work for</u></b>	<b>PHONE</b>	<b>WEBSITE</b>	<b>EMAIL</b>
Police officers and Fire fighters only	<b>F &amp; P RETIREMENT</b> 410-497-7929 888-410-1600	www.bcfpers.org	ContactBCFP@bcfpers.org
Teachers, Principals/Vice-Principals, Guidance Counselors, and some Paraprofessionals	<b>STATE OF MD RETIREMENT</b> 410-625-5555 800-492-5909	www.sra.maryland.gov	sra@sra.state.md.us

**Non-ERS Inquiries-**

**EMPLOYEE BENEFITS:**

Health Benefits, Life Insurance, Insurance Cards, Health Plan questions	<b>EMPLOYEE BENEFITS</b> 7 E. Redwood St 20 <sup>th</sup> Floor  410 396-5830 410-396-5831	<a href="https://humanresources.baltimorecity.gov">https://humanresources.baltimorecity.gov</a>
Health Benefits Questions	Lisa Handy <a href="mailto:Lisa.Handy@baltimorecity.gov">Lisa.Handy@baltimorecity.gov</a> 410-396-3881  410-396-5830	



**BCERS Accounting & Admin contact information**

**ACCOUNTING**

<i><b>RK Tongue Life Insurance</b></i>	Nancy – vendor representative	410 752-4008
<i><b>Maps Union membership inquiry</b></i>	Teanea.reddick2@baltimorecity.gov	
<i><b>SFC Life Insurance</b></i>		<b>410 337-7577</b>
<i><b>MECU (voluntary deduction)</b></i>		<b>410 752-8313</b>
<i><b>Child Support Deduction</b></i>		<b>42361 (Starlinda)</b>
<i><b>Educator Financial (EF) deduction</b></i>		<b>443 276-3100</b>

**ADMINISTRATION**

Board member assistance	Rosemary Kourdoglou	42365
Administration assistance	Donna Bowen	43219

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## *Retirement Savings Plan FAQ*

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- **New Hire Calls-** calls from employees who are in their 150-day window and need materials **complete MSR form to have materials mailed** (this is tracked by RSP) **transfer call to Sherry or Brittney**
  - **New Hire Calls-** calls from employees who are in their 150-day window and have general questions about the plans- **service at point of contact- see comparison chart**
  - **General Plan Information Questions-** calls from **employees** who just want to understand more about their (specific) plan but aren't new hires- **Transfer call to RSP representative @ 443 984-3405**
  - **Vesting Questions-** employees calling with questions about when they vest in their employer contributions- **service at point of contact- see comparison chart- or if a member has specific questions about their individual vesting transfer call to RSP representative @ 443 984-3405**
  - **Beneficiary Change-** employees wanting to make changes to their beneficiaries- **refer member to [www.retirewithbmore.com](http://www.retirewithbmore.com) or transfer call MSR to Sherry or Brittney**
  - **Distribution Request-** employees wanting to take out distributions from their accounts. These calls come from both terminated and active employees – **refer member to [www.retirewithbmore.com](http://www.retirewithbmore.com) or transfer call to Sherry or Brittney**
  - **Rollover/Transfer Request-** employees wanting to rollover/transfer the balance in their RSP account or who are **inquiring about** doing a rollover/transfer of another retirement plan into their RSP account - **Transfer call to RSP representative @ 443 984- 3405**
  - **Accessing Account Online-** employees who call and want help viewing/accessing their RSP accounts online- **refer member to [www.retirewithbmore.com](http://www.retirewithbmore.com) or Transfer call to RSP representative @ 443 984-3405**
  - **Deaths-** calls from individuals reporting a death- **Complete MSR for benefits department (for hybrid member/ ERS member) Transfer call to RSP representative @ 443 984- 3405.**
  - **Retirement-** calls from members inquiring about steps for retirement- **Transfer call to RSP representative @ 443 984- 3405**
  - **Seminars-** employees calling attempting to register for any seminar- **go to**
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## *Deferred Compensation Plan FAQ*

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- **General Plan Information Questions**- calls from employees who have general questions about the plan- service at point of contact- see enrollment guidelines
- **Enrollment**- calls from employees who want to enroll in the plan- - refer member to [www.retirewithbmore.com](http://www.retirewithbmore.com) or Transfer call to RSP representative @ 443 984-3405
- **Restarting/Changing Contributions**- calls from existing DCP members who want to restart or change their contribution amounts - - refer member to [www.retirewithbmore.com](http://www.retirewithbmore.com) or Transfer call to RSP representative @ 443 984-3405
- **Beneficiary Change**- employees wanting to make changes to their beneficiaries - refer member to [www.retirewithbmore.com](http://www.retirewithbmore.com) or transfer call to Sherry or Brittney
- **Distribution Request**- employees wanting to take out distributions from their accounts. These calls come from both terminated and active employees – refer member to [www.retirewithbmore.com](http://www.retirewithbmore.com) or transfer call to Sherry or Brittney
- **Rollover/Transfer Request**- employees wanting to rollover/transfer the balance in their DCP account or who are inquiring about doing a rollover/transfer of another retirement plan into their DCP account- Transfer call to RSP representative @ 443 984-3405
- **Accessing Account Online**- employees who call and want help viewing/accessing their DCP accounts online- refer member to [www.retirewithbmore.com](http://www.retirewithbmore.com) or Transfer call to RSP representative @ 443 984-3405
- **Appointment Requests**- employees wanting help with scheduling an online appointment- - go to <https://retirewithbmore.myretirementappt.com/> register member for an appointment
- **Terminal Leave**- employees who are ready to retire and want information around rolling over their unused leave time into the DCP- Transfer call to RSP representative @ 443 984-3405
- **Purchasing Service in ERS**- employees who call and have questions about using their DCP account to purchase service time in the ERS pension- complete MSR form for benefits department email to Angela Jackson & Adrian Brown, cc Christina Boykins
- **Deaths**- calls from individuals reporting a death- Complete MSR for benefits department (for hybrid member/ ERS member) Transfer call to RSP representative @ 443 984- 3405 .
- **Retirement**- calls from members inquiring about steps for retirement regarding their DCP account- Transfer call to RSP representative @ 443 984-3405

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## *ERS Pension Plan FAQ*

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- Enrollment – members calling to enroll in the ERS pension plan can only enroll in the D plan (hybrid) **complete MSR form for benefits email to Angela Jackson & Adrian Brown, Christina Boykins**
- General plan information- calls from members who want general pension plan information- **service at point of contact refer to RES/ RRS charts**
- Refund of contributions- calls from members who have departed city service and want to have their contributions refunded through direct payment of rollover- **revised 7/21 see Non-vested and Term-vested benefits instructions below.**
- Job Abolishment / Layoff – employees who have been laid-off with or without a layoff letter- **complete MSR form for benefits email to Angela Jackson & Adrian Brown, Christina Boykins**
- Transfer Service Credit- calls from members who want to transfer service credit from State of MD retirement or any other city, county or municipal **retirement system within MD** - **complete MSR form for benefits email to Angela Jackson & Adrian Brown, Christina Boykins**
- Retirement Application – calls from members who want to retire under normal/ early/ vested or disability- **complete MSR form for benefits email to Angela Jackson & Adrian Brown, Christina Boykins**
- If the member is not found in PTG, complete MSR form and email to Nicole, Dion, Angela, Adrian & Stacy with a note stating the member was not located in PTG.
- Retirement General question- calls about the retirement process- **service at point of contact.**
- Estimate- calls from members requesting an estimate of benefits- refer member to **MSS Portal [www.bcercs.org](http://www.bcercs.org) (click member services tab)** or **complete MSR form for benefits email to Angela Jackson & Adrian Brown, Christina Boykins**
- Death- calls reporting death of **active or retired** member or beneficiary **complete MSR form for benefits email according to member's last name to Christine (A – E) Lamonte (F – L) and Kim ( M- Z) CC Angela Jackson & Adrian Brown, Christina Boykins**
- Disability- general calls about disability process- **service at point of contact refer to disability sheet or forward member to Karen or Stacy for specific disability process inquiries.**

- Annual cost-of-living-adjustment (COLA)- **retiree** calling about receiving the COLA increase – **service at point of contact- see post retirement RRS chart**
- Award letter/ pension verification- **retiree** request a verification of annual benefit amount-**complete MSR form for benefits email to Adrienne Jones & cc Stacy Brown,**
- Power of attorney inquiry (POA)- member requesting information about submitted POA- **complete MSR form for benefits email to Adrienne Jones & cc Stacy Brown,**
- Change of address/ Direct deposit/ tax withholdings- **retiree** making inquiry about the status of forms they have submitted - **complete MSR form for benefits email to Adrienne Jones & cc Stacy Brown non-benefit agent**
- Requesting forms for change of address/ Direct deposit/ tax withholdings- **retiree** making new request for forms- **direct member to [www.bcercs.org/forms](http://www.bcercs.org/forms)** or complete MSR form for benefits **email to Adrienne Jones & cc Stacy Brown non-benefit agent**
- Lost / missing monthly benefit check- **complete MSR form for benefits email to Adrienne Jones & cc Stacy Brown non-benefit agent**
- Missed contribution – active members making inquiry about additional deduction on their paystub marked **recovery** –**missed contribution-** service at point of contact refer to missed contribution FAQ
- Tax form 1099R- retirees requesting a duplicate tax form 1099R for the previous tax year- **complete MSR and submit to the accounting team Rinda, Brenda, Star, Andy and CC Adetutu.**

**Specific calls for an analyst, retirement specialist, disability specialist or supervisors should be forwarded to the individual's desk extension or voicemail box. All benefits and RSP staff are able to receive business calls while working remotely. No need to tell members staff are not in the office.**

## Scheduling In-Person Appointments

- Call center agents are responsible for the initial vetting for in-person appointments
- Complete an MSR if the member meets either of the requirements below:
  - Member is 55 or older with 5 or more years of pension credit
  - Member is applying for a disability retirement
- Follow the normal procedure for submitting retirement application request to Adrian and Angela
- Inform the member an analyst will return their call within 24 – 48 hours to assist them with their appointment request

Remember to assure any member requesting an appointment for service retirement or disability that we are servicing members' in-person

## RSP Appointment

- Transfer all calls for RSP/ Deferred Comp appointments to the 3405 RSP extension.

## Non-vested and Term-vested pension benefits Code 13/ Refund of contribution and Code 23 retirement

- Look the member up in PTG to determine if they are eligible for a refund of contributions.
  - The member must have **less than 10 years** of pension service credit to be **eligible for a refund of contributions**
  
- If less than 10 years of Pension service
  - Complete MSR See email instructions below
  - Inform the member they will receive a follow up call or email from an analyst within 2 business days.
  
- If **10 or more years** of Pension service the member is vested in the pension system and therefore **not eligible** for a refund of contributions. They are eligible for a term-vested benefit
  
- If the member is **55 with 5 years of pension service** they are vested and therefore **not eligible** for a refund of contributions. They are eligible for a term-vested benefit.
  - Inform the member they are vested in the pension system
  - Inform the member they will receive a vested letter of benefits from the retirement systems with instructions for applying for their pension benefits within 45-60 days from their termination date.
  - **If more than 60-days has passed since termination date complete MSR.** See email instructions below

- Refer member to the MSS Portal to obtain an estimate of benefits
  - The member can get an estimate showing their benefit at
    1. Age 55(reduced benefit)
    2. Age 65 (unreduced benefit)
    3. Or any age in-between

Note: When looking the member up in PTG their status should be terminated. However, sometimes the status has not being updated and will still list the member as enrolled.

<b>Retirement Analyst Is (RAIs)</b>	<b>Alphabet Range of Member’s Last Name For Code 13 &amp; 23</b>
Candace Shakir	A - E
James Dickey	F – M
Trina West	N - Z

The Call Center Agents should

1. Email the Members Service Requests (MSR) to the Retirement Analyst for
  - a. Code 13s (Refund of Contribution)
  - b. Code 23s (Terminated Deferred Vested)
2. CC Adrian Brown and Angela Jackson, Christina Boykins on the email



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## ***ERS Disability General Information***

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### **What are disability retirement benefits?**

Benefits that are available to members of Employees' Retirement System (ERS) who have suffered an injury or illness of that precludes him/her from the further performance of the duties of his/her job classification. It is benefits that many times allows retirement when the member does not qualify to retire for reasons such as age or years of service

### **Are there different types of disability?**

There are two types of disability benefits Non-Line-of Duty (NLOD) and Line-of-Duty (LOD). NLOD is illness of such a nature that prevents Claimant from performing the job duties they were hired to do and such incapacity is likely to be permanent. Whereas, LOD has those requirements but differs in that it must also include an accident, which occurred while in the actual performance of job duties which resulted in bodily injury, independent of all other causes. It is also required that the LOD disability claim be filed within five (5) years from the date of the debilitating accident.

### **What if I am having ongoing treatment for an injury that occurred on the job and I pass the five years?**

Then you will not qualify to apply for LOD disability benefits. The member may have a Workers' Compensation Claim that can drag out indefinitely, however a LOD retirement benefit has specific limitations in this area. Further note that you may still qualify for a NLOD retirement.

### **Who can file for disability retirement benefits?**

Any member, who has acquired 5 years of membership in the Employees' Retirement System, with the exception of a member who has suffered a line-of-duty injury. In such instance Claimant must be a member of the retirement system, therefore, must have one (1) year of service. Do not confuse the terms "service" and "membership". Service refers to time that begins the date hired by the City of Baltimore. Membership refers to time accrued as a member of the retirement system which does not begin until an employee acquires one (1) year of service and is eligible to join the retirement system.

# 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.

## **What if I am terminated from City employee? Can I still file for disability benefits?**

Yes, however, you must file a claim within one (1) year of the cut-off date.

## **If I should need to file a claim how long does it take?**

The process does not have a specific time allotted to process disability retirement claims. On an average it can take up to 3 months for NLOD and can average up to 6 months or longer for LOD. Members should take this into consideration when they become sick or hurt on the job.

## **What are some of the procedures that I should be aware of?**

As required by Article 22 of the Baltimore Code, a form provided by ERS must be completed by a treating doctor of your choice and submitted as evidence of the disabling condition. You must consent to release your medical records and give authorization to ERS to obtain them. You will be required to submit to an independent medical examination scheduled and paid for by ERS. If it is determined that a hearing is necessary, you will be required to attend, give testimony and to answer questions concerning your disability under oath.

## **What does the hearing consist of?**

Since it is an adversarial proceeding, you the Claimant have the burden of proving your claim for disability benefits. It is an opportunity for you to address the Hearing Examiner and testify why you believe that you are entitled to benefits. Testimony is taken under oath, and recorded by a Court Reporter so written documentation (a transcript) of the proceeding is available. The City will be represented by an attorney at this scheduled hearing and the Claimant has the right to be represented also. Neither ERS or the City are responsible for providing legal counsel on behalf of the Claimant, therefore, that responsibility is the Claimant's if he/she so chooses.

## **Who makes the determination if I qualify for disability retirement benefits?**

There is an independent Panel of Hearing Examiners and each case is randomly assigned to one of them. There are currently six (5) Panel members. Each Hearing Examiner must make the determination based upon the law as stated in Article 22 of the Baltimore City Code. Their decisions can be appealed to the Circuit Court of Baltimore City if ERS or the Claimant is not satisfied with the Hearing Examiners determination.

**If I am awarded disability benefits, will I still receive my retirement when I become of age?**

No that is why it is called disability “retirement” benefits. There is not a separate fund or monies that are put aside for disability benefits. If disability benefits are awarded it is a lifetime benefit.

**What if I am denied disability retirement and wish to appeal the decision?**

A copy of the decision will be mailed to you with a cover letter. You have thirty (30) days to appeal the decision to the Circuit Court of Baltimore beginning on the date of the cover letter. You will also be responsible for ordering and paying for the cost of the transcript of the hearing. ERS will provide all the related documents to the Circuit for their review.

**BOARD OF TRUSTEES OF THE  
RETIREMENT SAVINGS PLAN OF THE CITY OF BALTIMORE**

**MISSED CONTRIBUTIONS MAKE-UP POLICY**

**Introduction**

Retirement Savings Plan (RSP) “Non-Hybrid” members are required to contribute 5% of their compensation to the RSP pursuant to Article 22A, Section 5.2 of the Baltimore City Code. The members’ contributions are mandatory and must be made up under Internal Revenue Code tax qualification rules generally requiring a plan to be administered in accordance with its terms. Failure to make up the missed 5% mandatory member contributions could adversely affect the RSP’s tax qualified status.

**Contribution Deficiency Make-Up Rules**

Set forth below is a recommended process for deducting make up employee contributions from future pay. It is recognized that the process cannot address all details of implementation that will arise, which will have to be resolved by the Executive Director.

- A “make-up commencement date” is specified.
- The total amount of missed 5% mandatory employee contributions (“make up amount”) is determined for each member.
  - No interest is added to the makeup amount.
- If a member’s make up amount is less than \$100.00, that amount is deducted in a single sum from the member’s pay for the first full payroll period beginning after the makeup commencement date.
- Otherwise, the amount to be deducted for any payroll period is 3% of the member’s gross pay for that period, but not less than \$50.00. This amount is deducted every payroll period until the entire make up amount is recovered.
- Deducted amounts are credited to the member’s Mandatory Employee Contribution Sub-Account.
- If a member experiences a severe financial hardship due to an Unforeseeable Emergency within the meaning of Section 5.2 of the Deferred Compensation Plan, the member may apply to the Board of Trustees for a temporary suspension of deductions.

- If a member terminates employment after makeup deductions start but before the entire make up amount is recovered, there is no adjustment to the deduction amount from the last paycheck.
  
- For tax purposes, make up deductions are treated the same as mandatory employee contributions that are made at the correct time (i.e., they are treated as “picked up”).

To prevent inconsistent treatment among members and administrative complications, an affected member’s employer should not be allowed to contribute the makeup mandatory employee contributions on the member’s behalf.

Adopted by the RSP Board of Trustees on April 11, 2019.  
Amended April 29, 2019.





## Deferred Compensation Plan and the Retirement Savings

- A new investment option is being added to the investment lineup in both the **Deferred Compensation Plan and the Retirement Savings Plan Non-Hybrid and Hybrid 401(a) accounts** **Effective 12/16/2021**

### Call Center response to this mailing:

- Inform caller **No Action is required** in response to the new investment option.
- If a plan participant has **specific questions** regarding the new investment option or their account, **transfer the call to 3405.**

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**Your investment options are changing**

The Board of Trustees for The Retirement Savings and Deferred Compensation Plans for the City of Baltimore, with the assistance of the Plans' investment consultant Marquette Associates, recently assessed the current investment options available in your Plans and identified opportunities to enhance the current offerings for greater value. We're excited to bring you an updated investment lineup.

**Enroll in eDelivery.**  
To sign up for paperless statements and confirmations, visit the online service center at [retirewithbmore.com](http://retirewithbmore.com).

**What to expect**  
On December 16, 2021, the following investment will be added to your investment lineup:

Fund Name	Ticker
Pax International Sustainable Economy Fund	PXNIX

**Fund Description**  
The fund is fossil fuel free, utilizing **SmartCarbon**, a proprietary tool that replaces energy sector holdings with energy efficiency stocks to reduce climate-related risks and invest in the growing demand for energy efficiency solutions. The Fund invests in International Stock as well as in companies with favorable ESG ratings.

**Next steps**  
No action is required. The above fund will be added as investment option on December 16, 2021

**Keep in mind**  
If you're enrolled in **ProAccount**, you don't need to take any action. These changes will be incorporated in your portfolio and the service will manage the fund changes to your Risk Tolerance Questionnaire on file.

**Want to learn more?**  
Your local Nationwide Retirement Specialists will answer any questions you may have. If you would like to schedule a one on one consultation, please visit <https://retirewithbmorenewfunds.myretirementappt.com> or call 443-984-2389.

*See reverse side for additional information*

## Instructions for Supporting BOE Employee Mandatory Contribution Call Center Inquiries

Please read all attached pages to prepare yourself to answer inquiries concerning the BCPSS missed mandatory contributions paid on behalf of **BOE employees**.

When **BOE** employees call the CC to inquire about the missed mandatory employee contribution letter they received from BCPSS please direct as follow:

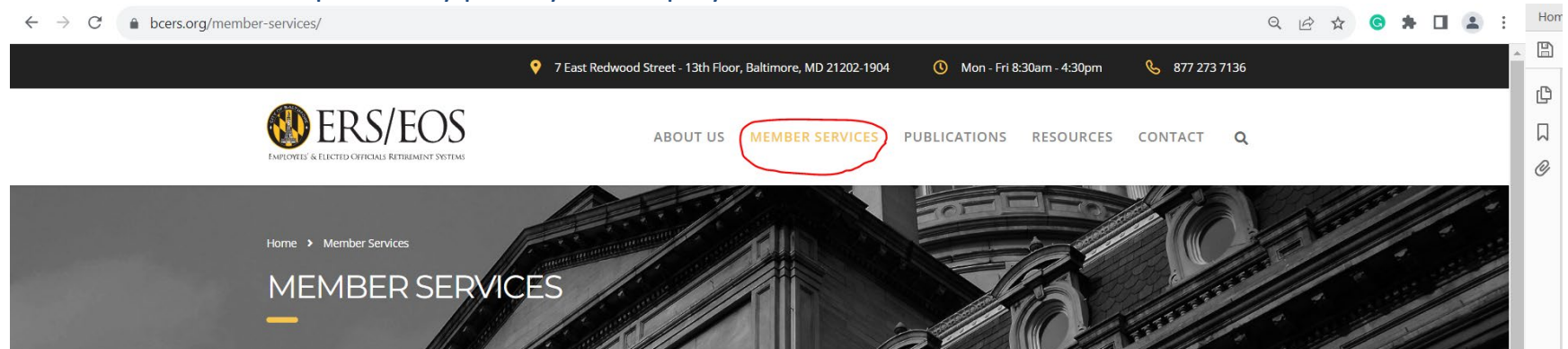
### If they have a MSS Portal Account:

Instruct them to go to their portal page after October 31, 2023 to see the BCPSS amounts paid on their behalf along with any contribution amounts previously paid by the employee.

### If they do not have a MSS Portal Account:

Direct them to our website [www.bcers.org](http://www.bcers.org) , click on member services, select self-services instructions, and follow the instructions to set up a MSS Account.

After October 31, 2023, they will be able to view the BCPSS contribution paid on their behalf along with any contribution amounts previously paid by the employee



The screenshot shows a web browser window displaying the BCPSS website. The address bar shows the URL [bcers.org/member-services/](http://bcers.org/member-services/). The website header includes the BCPSS logo (ERS/EOS) and navigation links: ABOUT US, MEMBER SERVICES (highlighted with a red circle), PUBLICATIONS, RESOURCES, and CONTACT. The main content area features a large image of a classical building facade with the text "MEMBER SERVICES" overlaid. The breadcrumb trail shows "Home > Member Services".



After October 31, 2023. The BCPSS employees will see the contribution paid on their behalf by BCPSS on their MSS Portal Data page as shown below.

If you look at the **Opening Balance** section of the screen shot below for **Sandra Milam**, you will see **“Mandatory Contributions”** listed. The amount next to **Opening Balance** represents the total employee contribution made up to 7/1/2023 including interest. The amount next to Mandatory Contribution represents the total employee contributions made starting 7/1/2023 without interest as of the **Closing Balance** date (09/12/2023), which is the current date. The interest will not be displayed until the end of the fiscal year 06/30/2024 or when the members terminates from employment.

Sandra Milam’s employee contributions should have started in September of 2016, but did not start until 4/21/23.

The screenshot displays the City of Baltimore Employees' Retirement System portal. The top navigation bar includes links for Home, Data, Contact, Bene, Estimate, Bft Stmt, Docs, Acct, and Logout. The 'Data' link is circled in red. The main content area shows demographic information for Sandra V. Milam, including SSN, Name, Birth Date, Orig Hire Date, Rehire Date, Class, Marital Status, and Service. Below this is a Status History table showing enrollment on 08/22/16 and active status on 08/22/15. A section for Annual Salary shows data for 2021, 2022, and 2023. The Opening Balance as of 07/01/2023 is \$297.34, and the Closing Balance as of 09/12/2023 is \$297.34. The Mandatory Contributions are listed as \$0.00, which is circled in red. Other Contributions and Interest are also listed as \$0.00.

SSN	Name	Birth Date	Orig Hire Date	Rehire Date	Class	Marital Status	Service
xxx-xx-9262	Sandra V. Milam	03/31/61	11/18/13	08/22/15	D	Single	6.94166

Status Date	Retirement System	Status
08/22/16	Employees' Retirement System	Enrolled
08/22/15	Employees' Retirement System	Active

Year	Salary
2023	24,754.00
2022	22,434.00
2021	21,228.00

Opening Balance as of 07/01/2023: \$297.34  
Mandatory Contributions: \$0.00  
Other Contributions: \$0.00  
Interest: \$0.00  
Closing Balance as of 09/12/2023: \$297.34

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This Frequently Asked Question (FAQ) document provides more information about the Baltimore City Employees' Retirement System ("ERS") and Retirement Savings Plan ("RSP") Missed Contributions Letter. Please review to learn more.

**1. How did this happen?**

Your retirement contributions were supposed to begin upon completion of your first year of employment (for Hybrid members) or upon completion of your first six months of employment (for Non-Hybrid members) in a regular benefit-eligible position with City Schools. Unfortunately, our systems did not appropriately enroll you. City Schools sincerely apologizes for this oversight.

**2. Will City Schools make up for my missed contributions?**

Yes. City Schools has worked collaboratively with the City of Baltimore and has made a payment to RSP covering your missed employee contributions for this entire period. In addition, City Schools has made a payment to RSP covering your missed employer contributions.

**3. When will the missing contribution amounts be placed in my account?**

Missed employer and employee contributions will be visible in a member's account during the month of October 2023.

**4. How can I check to see if the missing contribution amounts have been credited to my account?**

Members can view the **employee** transaction activity in the Member Self Service Portal "MSS" at [www.bcers.org](http://www.bcers.org). Members can view the **employer** transaction activity in their RSP accounts by going online at [www.retirewithbmore.com](http://www.retirewithbmore.com) and viewing their statements.

**5. What is City Schools doing to make sure this does not happen again?**

City Schools has automated ERS/RSP enrollment for participating staff, to provide safeguards against this recurrence.

**6. If I had not already started making employee contributions, when will they start?**

If you had not previously started making contributions, your mandatory 5% employee contributions will start with your September 15, 2023, paycheck.

**7. If I had already started making employee contributions, will anything change about my deductions?**

No, if you had already started contributing deductions, your deductions will not change.

**8. Who do I call if I still have questions?**

If you have questions regarding your enrollment in the retirement plan or your payroll deductions after reading this FAQ, please contact City Schools' Office of Human Capital at 443-642-3802 for assistance. Office hours are Monday through Friday from 8:30 am to 4:30 pm. If you would like to learn more about your retirement plan benefits, please contact ERS at 443-984-3200 to sign up for a virtual enrollment seminar.

Updated 9/7/2023

September 8, 2023

<Name>

<Address>

<City, State & Zip>

Via US Mail and E-mail

**RE: Missed Mandatory ERS Contributions**

Dear <FirstName> <LastName>:

Under Baltimore City Code, as a qualifying Baltimore City Public Schools (“City Schools”) employee, you are a member of the Retirement Savings Plan of the City of Baltimore (“RSP”) under the Employees’ Retirement System (“ERS”). The RSP provides participants with the opportunity to prepare for retirement and is an important benefit offered to employees. Specifically, you are a member of the RSP hybrid system, which means that a portion of your retirement plan is in the form of a traditional pension and the remainder is in a 401(a) investment account.

Your retirement contributions were supposed to begin upon completion of your first year of employment in a regular benefit-eligible position with City Schools. Unfortunately, City Schools did not receive your plan selection election, and our systems did not automatically enroll you. We apologize for this oversight, and we have worked collaboratively with the City of Baltimore to make up for your missed contributions.

To fund retirement benefits, each RSP-member City Schools employee is required to contribute 5% of their annual gross salary through payroll deductions on a pre-tax basis starting on the pay period after the effective date of their membership. Your mandatory 5% employee contributions did not begin on your eligibility date, but they will start with your September 15, 2023, paycheck. In addition, City Schools has already made a payment to RSP covering your missed employee contributions for this entire period, which will be updated to your pension account by October 31, 2023. After this date, you may view your pension account via the Member Self Service Portal (“MSS”) at [www.bcercs.org](http://www.bcercs.org).

In addition, City Schools should have contributed 3% into your RSP Hybrid 401(a) investment account since your effective date. City Schools has already made a payment to RSP covering your missed employer contributions. This principal amount plus interest of 3% per year compounded annually will be deposited into your RSP Hybrid 401(a) investment account as soon as the calculations are completed. Interest calculations will be complete on or before October 31, 2023. After this date, you may view your 401(a) account at [www.retirewithbmore.com](http://www.retirewithbmore.com).

We recognize that you might face significant hardship if City Schools were to require immediate repayment of this entire missed contribution amount or the excess salary overpayment that resulted

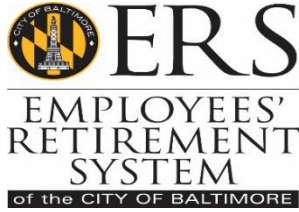
from the delay in starting your payroll deductions. To minimize the adverse impact, City Schools will waive reimbursement of these amounts. Our effort is to make your retirement account whole without financial difficulty to you.

We have provided a Frequently Asked Questions (FAQ) document with this letter. If you have questions regarding your enrollment in the retirement plan or your payroll deductions after reading the FAQ, please contact City Schools' Office of Human Capital at 443-642-3802 for assistance. Our office hours are Monday through Friday from 8:30 am to 4:30 pm. If you would like to learn more about your retirement plan benefits, please contact ERS at 443-984-3200 to sign up for a virtual enrollment seminar.

Again, we apologize for any inconvenience this error may have caused.

Sincerely,

Emily Nielson  
Chief Human Capital Officer



# Call Center Codes

Accounting	Benefits	Records	RSP	Non- ERS/ RSP
(1099R) 21	Death Report 04	Address change 01	Deferred Comp 05	DHR benefits 06
Check reissue 03	Disability 08	Award letter 02	New Hire 22	Fire & Police 11
	Enrollment 09	Direct deposit 07	Hybrid / non hybrid 23	State retirement 17
	Estimate 10	POA inquiry 13	Beneficiary change 24	
	MSS portal reset 12	(Tax withholdings WP4) 18	Death report 26	
	Request retirement info 14		Distribution 25	
	Retirement application 15		Retirement 27	
	Seminar registration 28			
	Transfer service credit 19			
	Widow certification 20			

