

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

Retirement *Today*

FALL 2023



**EMPLOYEES'
RETIREMENT
SYSTEM**

of the CITY OF BALTIMORE

A MESSAGE FROM THE EXECUTIVE DIRECTOR



Dear Members, Retirees, and Beneficiaries,
Welcome to our Fall edition of the newsletter! As the leaves change, we bring you updates and important news from within our system.

First and foremost, we want to draw your attention to the upcoming trustee election for active and retired members. We are seeking two active member trustees and one retired member trustee to join our dedicated team. We firmly believe that individuals informed and experienced in investment and finance can truly shape the future of our system. The ERS board made a decision at the September meeting to reduce the number of required signatures for the petition for active members from 200 to 100. We encourage you to consider this opportunity to contribute to the success and sustainability of our system. For detailed information, please visit our website at bcers.org.

This fall, we once again have the pleasure of celebrating our five scholarship winners through Nationwide and the City of Baltimore’s Retirement Savings Plan (RSP) and Deferred Compensation Plan (DCP) Scholarship program. These exceptional high school graduates from the Class of 2023 have been awarded \$2500 college scholarships each to support their educational journeys. We extend our congratulations to them and wish them success in their freshman year and beyond. If you are a retired member, you may have already received this newsletter via email. We are thrilled to introduce an enhanced version of our digital newsletter, featuring an updated design and new features tailored to better serve our members. If you haven’t had the chance to explore it, we encourage you to take a look. For those of you who prefer to receive our newsletter exclusively via email and would like to discontinue receiving the print version, please refer to the instructions in this newsletter to opt out of the printed mailing.

We hope this newsletter provides you with valuable insights and information to navigate your financial future effectively. Wishing each and every one of you a happy and healthy Fall.

Warmly,
David A. Randall

BENEFIT PAYDATES 2024

January: 01/01/24

February: 02/01/24

March: 03/01/24

April: 04/01/24

May: 05/01/24

June: 05/31/24

July: 07/01/24

August: 08/01/24

September: 08/30/24

October: 10/01/24

November: 11/01/24

December: 11/29/24

ISSUE HIGHLIGHTS

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DIABETES AWARENESS



Nearly half of all people with diabetes are people aged 65 and older. It happens when your body does not produce enough insulin or is unable to use it properly.¹

The most common form of diabetes in older adults is type 2 diabetes. This presents unique challenges and puts older adults at risk for hypoglycemia, heart disease and kidney failure.

Signs and symptoms of Diabetes. Some people have mild symptoms, while others have more obvious symptoms.

Diabetes signs to watch for:

- Increased thirst and urination
- Excessive fatigue
- Wounds that heal more slowly
- Headaches
- Dizziness or fainting
- Tingling sensations in hands & feet
- Blurry vision
- Gum problems or dry mouth
- Increased appetite

¹ National Council on Aging

Managing diabetes with diet

Meal Planning. A meal plan is your guide for when, what, and how much to eat to get the nutrition you need while keeping your blood sugar levels in your target range.

Counting Carbs. Keeping track of how many carbs you eat and setting a limit for each meal can help keep your blood a registered dietitian to find out how many carbs you can eat each day.

The Plate Method. Studies show that people tend to eat more when they are served more food, so getting portions under control is really important for managing weight and blood sugar. Start with a 9-inch dinner plate -

- Fill one quarter with a lean protein, one quarter carbs, one half non-starchy vegetables.
- Then choose water or a low-calorie drink.

For any questions contact:
wellness.dhr@baltimorecity.gov

Check out the NEW Wellness Portal:
www.cobwellnessportal.com

Interested in:
Quitting Smoking: Call 410-396-9895 or email bnicotinefree@baltimorecity.gov
Nutrition Counseling/Coaching:
nutritionist@baltimorecity.gov

This article was provided courtesy of Laura Remaly, the new Wellness Program Coordinator for the City of Baltimore – Retiree Population. Laura will be engaging with you regularly and offering wellness classes, fairs, newsletters and other events geared toward retirees! Watch for her newsletter with more information on specific events, dates and times.





CITY OF BALTIMORE
RETIREMENT SAVINGS PLAN
DEFERRED COMPENSATION PLAN



CONGRATULATIONS SCHOLARSHIP WINNERS!

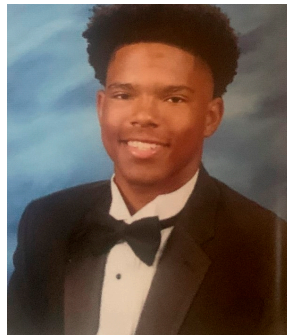
The City of Baltimore's Retirement Savings Plan(RSP), Deferred Compensation Plan (DCP)and Nationwide congratulate our five college scholarship winners.



Sammaria
Bryant
Xavier
University of
Louisiana



Sean Cooper II
Virginia State
University



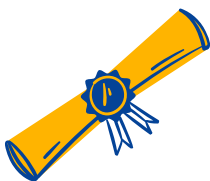
Kamron
Hampton
Morgan State
University



Ashae
Elontu-El
Bowie State
University



Elizabeth
Sheppard
Shepherd
University



Each Class of 2023 high school graduate will receive a \$2,500 college scholarship.



On behalf of the Board of Trustees, we send best wishes for a successful freshman year.



EMPLOYEE SPOTLIGHT: MEET MATTONY LEWIS



Mattony Lewis is the ERS Legal Assistant. With a background as a title agent processing foreclosures for Fannie Mae, Mattony joined ERS in 2022. Working in real estate, she gained a wealth of experience in the legal and financial space, giving her a strong background for her role at ERS. “I feel like I’m thriving and finding my niche,” said Mattony.

Her favorite part of working for ERS is the sense of community and belonging she has found at the agency. “I don’t feel separated within the agency,” Mattony said. “I feel like I’m part of a community, and you don’t typically get that in the workplace. I feel like I have the opportunity to grow and learn. Everyone is open to help you. There’s a sense of belonging, and that’s very important.”

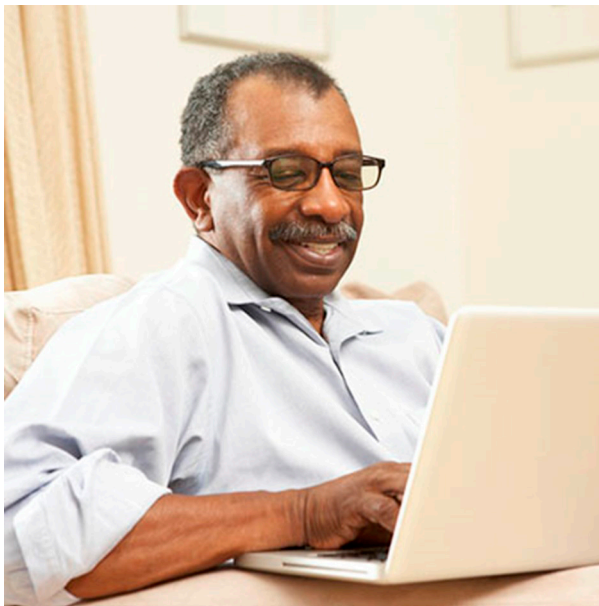
Outside of work, Mattony enjoys spending time with her family and nurturing her passion for travel. She typically explores a new destination once a month to immerse herself in diverse cultures and histories in off-the-beaten-path locations. Additionally, Mattony is also an enthusiastic tennis player, sharing, “I’m not great, but I definitely love tennis.”

FIVE BENEFITS YOU CAN APPLY FOR USING SSA.GOV

By Sharon Jules

Social Security District Manager in Baltimore – Downtown, MD

SSA continues to make it easier for you to access their programs and benefits. Their website offers a convenient way to apply for benefits online.



Here are 5 ways you can apply for benefits using ssa.gov.

- Retirement or Spouse's Benefits – You must be at least 61 years and 9 months and want your benefits to start in no more than 4 months. Apply at www.ssa.gov/retirement.

- Disability Benefits – You can use our online application, available at www.ssa.gov/benefits/disability to apply for disability benefits if you:
 - o Are age 18 or older.
 - o Are not currently receiving benefits on your own Social Security record.
 - o Are unable to work because of a medical condition that is expected to last at least 12 months or result in death.
 - o Have not been denied disability benefits in the last 60 days.If your application was recently denied, our online appeal

application is a starting point to request a review of the determination we made. Please visit www.ssa.gov/apply/appeal-decision-we-made.

- Supplemental Security Income (SSI) – SSI provides monthly payments to adults and children with a disability

or blindness who have income and resources below specific financial limits. SSI payments are also made to people age 65 and older without disabilities who meet the financial qualifications. If you meet certain requirements, you may begin the process online by letting us know you would like to apply for SSI at www.ssa.gov/ssi. If you do not have access to the internet, you can call your local Social Security office to make an appointment to apply.

- Medicare – Medicare is a federal health insurance program for:
- People age 65 or older.
- Some people younger than 65 who have disabilities.
- People with end-stage renal disease or Amyotrophic lateral sclerosis (ALS).

If you are not already receiving Social Security benefits, you should apply for Medicare 3 months before turning age 65 at www.ssa.gov/medicare.

- Extra Help with Medicare Prescription Drug Costs – The Extra Help program helps with the cost of your prescription drugs, like deductibles and copays. People who need assistance with the cost of medications can apply for Extra Help at www.ssa.gov/medicare/part-d-extra-help.

ELDER ABUSE: COMBATING INJUSTICE

Elder abuse is the intentional mistreatment or harming of an older person. An older person is defined by the Social Security Act as someone over age 60. This abuse takes many forms – including physical, emotional, and sexual harm, neglect, and financial exploitation. More than 1 in 10 older adults experience some form of abuse each year. That number is likely much higher because elder abuse is often underreported– especially in underserved communities.

Abuse victims typically show emotional and behavioral red flags, such as depression, unusual fear or anxiety, or intentional isolation. Many victims are abused by someone they know or trust. It's important to look for unusual changes in behavior around:

- Family members.
- Staff at inpatient facilities.
- Hired or volunteer caregivers.
- People in positions of trust like doctors or financial advisors.

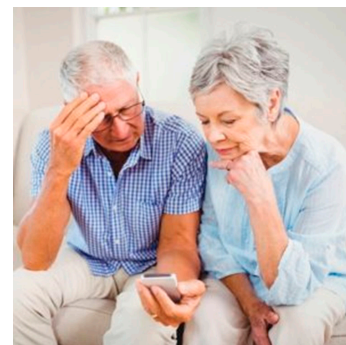
You can also help make a difference by checking in with older loved ones. Looking for warning signs of mistreatment is the first step to preventing abuse. Signs of physical abuse include bruises, burns, or other unexplained injuries.

There may also be signs of neglect like:

- Poor nutrition or hygiene.
- Lack of necessary medical aids like glasses or medications that a caretaker should be providing.

There may also be indications of financial abuse. These may include:

- Unpaid rent.
- Sudden changes to a will.
- Unusual changes in money management.
- Large, unexplained financial transactions.
- Mortgages despite sufficient financial resources.
- Allowing someone new to access bank accounts.



If you suspect that someone is a victim of elder abuse, don't ignore it! If you or someone you care about is in a life-threatening situation, call 911. If you suspect that something isn't right – but nobody seems to be in immediate danger – contact:

- Your local Adult Protective Services at www.nap-sa-now.org/help-in-your-area.
- The National Center on Elder Abuse at 1-855-500-3537 (ELDR).

You can also find additional local resources by searching the Eldercare Locator for your community at eldercare.acl.gov/Public/index.aspx.

Take some time to call or visit with an older adult. Ask if they are okay and listen to what they tell you. Pay attention to signs of abuse or unusual behavior. Most of all, don't be afraid to report instances of suspected abuse.

UPLOAD YOUR DOCUMENTS TO THE MSS PORTAL

New at BCERS! Staying safe online is more important than ever. To protect your personal identifying information, we have created a secure upload procedure for you to submit documents to ERS through our Member Self-Service (MSS) Portal. While this may seem like a longer process than simply attaching and emailing your documents, the consequences of having your information potentially fall into the hands of bad actors could be detrimental.

When you click 'Send' on an email, it travels through a few 'hubs' before reaching its destination. Hackers and other bad actors could intercept your emails at any point between the sending device and its destination. Using our secure upload allows you to connect directly to our server to submit your files so that your information remains protected. The upload feature is available now in the MSS Portal. Please view the instructions on our website, www.bcers.org, under the member services tab on how to upload your files.

To upload documents, log in to the Member Self Service (MSS) Portal at bcers.org under 'Member Services.' If you do not already have an account, self-registration is required.



Did you know that you can receive the BCERS 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.bcers.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.



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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.bcers.org

Email: newsletter@bcers.org

ADMINISTRATION

David A. Randall

Executive Director

Nichelle Lashley

Deputy Executive Director

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