RESPONSES TO QUESTIONS
PENSION ADMINISTRATION SYSTEM RFP

1. Would BCERS consider a 2-week extension to the submission due date, from March 6 to March 20, to allow vendors additional time after responses to clarification questions are released? (RFP Section 1.3)
   RFP Section 1.3 TIMELINE states "RFP Submissions Due March 6, 2026", a schedule to which we must adhere.

2. The RFP states, "Respondents must complete each Form within the PAS RFP Attachments zipfile, and return them in one document in PDF format, submitted electronically to the Point of Contact…"   Please confirm whether Attachments A, C, and D are all due by Friday, March 6, 2026, or if any of these attachments are due before or after that date. (RFP Section 4.3)
   RFP Section 4.3 states that "All Proposals must be received by Friday, March 6, 2026, at 5:00 PM Eastern Time. Late submissions will not be considered." Since the zip file contains attachments to be used for responding to the RFP, Attachments A, C, D and E are to be returned in PDF format by March 6. Attachment B is the only exception, as its purpose is to ask Questions early in the process.

3. Please confirm whether the hard copy of the proposal must be received by BCERS by Friday, March 6, 2026, or if it is sufficient for the hard copy to be postmarked by Friday, March 6, 2026. (RFP Section 4.3)
   We would accept the hard copy postmarked no later than March 6, 2026.

4. Can BCERS please provide similar monthly transactional volume metrics for the Elected Officials' Retirement System as provided for the Employees' Retirement System? (RFP Section 3.1)
   As of June 30, 2025, EOS's active membership is fewer than 20. Transaction volume is negligible, and for that reason, EOS is reflected within the figures provided in the RFP.

5. Can BCERS please provide a published or summarized Sample Plan Document for the Elected Officials Retirement System so vendors can understand the complexities within that plan's administration?
   Pages 16 and 17 of the RFP provide links to the relevant sections of Article 22 (ERS and EOS) and 22A (RSP) of the Baltimore City Code.

6. Which plan(s) at BCERS does the RFP for a new PAS include? Is it only the ERS, or ERS & EOS, or does it include all BCERS plans (ERS, EOS, RSP and DCP)? (Overview, pages 12-14)

The new PAS will cover all BCERS plans (EOS, ERS, and RSP). Members in the RSP may have data that is shared and/or updated in conjunction with ERS screens for certain benefits or informational purposes (see the ERS Plan Summary, Article 22, and Article 22A referenced in the RFP). The DCP and RSP 401(a) plans are administered by an external recordkeeper but certain data for those plans is stored in the PAS.

7. Is the RSP balance only Employee Contributions and City Contributions plus interest, or are RSP contributions invested? What does the PAS need to track to maintain balances for each participant? The summary doesn't specify, whereas the DCP summary does state "Participants choose investment options." (Overview, page 14)
   Employees who are members of the RSP have balances that consist of a combination of employee contributions, employer contributions, dividends, interest, capital gains, and any applicable investment gains or losses. The overall participant balances are tracked and managed by an external recordkeeper and up to date balances for RSP members are not required to be maintained by the PAS system. The PAS system only needs to keep track of all employee and employer contributions that are loaded into the system from integration feeds.
   For DCP members, the PAS system will only maintain contribution history for DCP members who are also in the RSP plans.

8. What is BCERS's current document management and imaging system? If vendors propose an embedded solution instead of integration, is BCERS open to replacing the existing system? Page 6, Section 2.4 "Key Capabilities" (Document Management System)
   BCERS currently uses *Doc DNA* for document management and Kofax for imaging, supporting five departmental units: benefits, accounting, administration, HR, and legal records, with role-based security, indexing, and metadata tagging.
   Integration is preferred for continuity and risk mitigation; however, BCERS is open to an embedded replacement that delivers a robust migration plan, which preserves metadata, audit trails, and accessibility requirements critical to HIPAA-related records while addressing long-term sustainability.

9. Is BCERS open to a phased implementation approach (e.g., core pension administration first, then member portal, then AI features), or is a single "big bang" implementation expected? (Phased Implementation: Page 7, Section 2.5 "Implementation and Support Philosophy")
   To support organizational adaptation and ensure proper validation at each stage, a phased implementation approach is preferred.

10. While the timeline shows contract development through May 2026, what is BCERS's target go-live date for the new system? (Go-Live Target: Page 4, Section 1.3 "Timeline")
BCERS go-live date will be established once we have reviewed the full scope of implementation services and stages outlined in the RFP response.

11. Please provide details of your current Document and Imaging System and its ability to integrate?
BCERS currently uses DocDNA for document management and Kofax for imaging, supporting five departmental units: benefits, accounting, administration, HR and legal records, with role based security, indexing, and metadata tagging with an API connection to the current PAS.

12. Can you please elaborate on the requirement for advanced authentication. On what scenarios do members need to notarize or perform digital validation?
Advanced authentication for the member portal may include, but is not limited to: multi-factor authentication, device-binding/password-less authentication (such as Apple Passkeys), biometric authentication (including fingerprint or face recognition), and adaptive or risk-based authentication (for example, when logging in from a new device or an unusual geographic location).
The scenarios requiring notarized forms can be found on our website on the Forms page. https://www.bcers.org/resources/forms/

13. Can you explain the existing database for PensionPro? Is this hosted on prem or on cloud?
The database is a third party product. BCERS is not equipped to explain it in detail. The application is hosted remotely.

14. Is BCERS considering offering Employer Portals to city agencies to upload payroll data? **Not at this time.**

15. Do all the city agencies send the file in the same format?
All incoming files are fixed-width text files.

16. Does BCERS have any time to implement this project?
BCERS go-live date will be established once we have reviewed the full scope of implementation services and stages outlined in the RFP response.

17. Post Implementation Support – Do you have any specific support preference – Onsite / Remote?
BCERS will prefer a hybrid arrangement that weighs on the merits.

18. Does the PAS need to integrate to any external financial management systems?

The PAS will be required to produce integration files for BNY Mellon. These will include the additions, deletions and changes that are required for BNY Mellon to process the monthly payroll.

19. Under Current Environment, you state that BNY Mellon handles payroll processing and you do not list payroll processing under Core Functional Requirements. Is BCERS interested in managing their own payment issuance (now or in the future) or do you prefer to maintain the status quo with BNY Mellon? Please describe any gaps or struggles in the current payment issuance process.

    We do not have plans to change our current structure for payment issuance. However, we are open to learning more about the options available—both for potential enhancements to our current approach and for future-state possibilities. We do not have any significant gaps or challenges to report regarding the current payment issuance process, but we are always interested in understanding opportunities to improve efficiency, transparency, and overall user experience.

20. Under Document and Forms Management, you require integration with your existing system or an embedded solution. Please describe your current document management solution in more detail, including the current provider, functionality and workflow integrations (if any).
    We currently use DocDNA as our document management system and Kofax for document imaging, supporting five departmental units - Benefits, Accounting, Administration, HR and Legal records, with role based security, indexing, and metadata tagging with an API connection to our current PAS. The primary file type stored in the system is PDF, and the repository contains approximately 5,000,000 – 6,000,000 images.

21. Do you prefer bidders to integrate with your current system or replace it?
    BCERS is open to an embedded replacement that delivers a robust migration plan, which preserves metadata, audit trails, and accessibility requirements critical to HIPAA-related records while addressing long-term sustainability.

22. Please provide information on volume of data and format types supported.
    See the response above.

23. Please describe the current state of your data and how recently it has been cleansed and consolidated.
    The current state of our data repository reflects accumulated records collected over several years. While the information is generally well organized within our existing document management system, the data has not undergone a recent

cleansing effort. As a result, we anticipate the presence of redundant, outdated, and trivial (ROT) content, as well as potential inconsistencies in metadata quality. We expect that a structured data assessment, ROT cleanup, and additional metadata tagging may be required as part of the migration process.

24. Please provide an estimate of forms/letters and reports you expect the new solution to produce.
    For the Benefits Division (Defined Benefit), we expect a new solution system to produce the following forms, letters and reports:
    - ➢ **New Member Enrollment Packet**
    - ➢ **Refund of Accumulated Employee Contribution Letter for Non-Vested Members**
    - ➢ **Recovery of Missed Mandatory Employee Contributions Letter**
    - ➢ **LOD/NLOD Disability Hearing Letter**
    - ➢ **Deferred Vested Letter**
    - ➢ **LOD/NLOD Active Death Letter**
    - ➢ **Retiree/Beneficiary Death Letters**
    - ➢ **New Retiree/Beneficiary Benefit Confirmation Letter**
    - ➢ **Retiree Beneficiary Eligibility Letter**
    - ➢ **Qualified Domestic Relations Order (QDRO) Letter**
    - ➢ **Lump Sum Cash Out Letter**
    - ➢ **Award Letter (Confirmation of Monthly Retirement Benefit)**
    - ➢ **Recovery of Retired Death/Return to Work Overpayment Letter**
    - ➢ **Retirement Benefit Estimates (Service / LOD/NLOD Disability)**
    - ➢ **Death Report Form (Retiree/Beneficiary/Active)**
    - ➢ **Member Service Request Form**
    - ➢ **Summary of Periodic & Non-Periodic Payment Authorization Form**
    - ➢ **Death Payout/Overpayment Worksheet**
    - ➢ **Reserve Guarantee Benefit Payout to Survivor Worksheet**
    - ➢ **Termination & Change Tickets of Monthly Benefits**
    - ➢ **Monthly Retirement Analyst Assignment Spreadsheet**
    - ➢ **Suspension of Monthly Retirement Benefit Report**
    - ➢ **Monthly Local Printed Retirement Checks Report**
    - ➢ **Beneficiary (Student) Ineligibility Report**
    - ➢ **New Retiree/Beneficiary Monthly Report of Adds, Changes & Deletes**
    - ➢ **Checklist For Various Processes (New Retiree/Death Process, Cash Out Refund, etc.)**
    - ➢ **Retirement Benefit Calculation Worksheets**
    - ➢ **Terminated Vested Summary Worksheet Report**

> ➤ **Retroactive Medical Deduction Report**

RSP would be expecting the following letters:

New Hire Letters
- **New Hire 150 Days**
- **New RSP 30 Days**
- **New Employee Enrollment Seminar**
- **Default to Hybrid**
- **Return to Hybrid**
- **Default to Non-Hybrid**
- **Return to Non-Hybrid**
- **Return to Hybrid 180 Days Plus**
- **Return to Hybrid 180 Less Than 180 Days**

Term Letters
- **Hybrid Not Vested**
- **Hybrid Vested**
- **Non-Hybrid Not Vested**
- **Non-Hybrid Vested Not Retirement Eligible**
- **Non-Hybrid Vested Retirement Eligible**

25. Please describe any functional requirements you have (if any) related to retiree insurance benefits (e.g. enrollment, premium collection, etc.)
ERS does not administer retiree/beneficiary healthcare. However, the PAS should store monthly retirement periodic payments (gross/net) reflecting all deductions including healthcare premium.

26. Please confirm that EOS has a single employer. **Confirmed.** How many employers participate in the ERS? Please describe in more detail how member enrollment and active payroll data are received and validated by BCERS.
Current Enrollment Procedure Timing: Enrollments are process one month prior to the employee's one-year work anniversary, or based on Parity Rules for Re-Hires, as applicable. Steps:
a.) Employee's record is selected in the system. Enroll Member option is chosen from the main menu.
b.) Repopulated Enrollment Information is reviewed. An Enroll Member prompt will open with the following data populated: System: Employee's Retirement System (ERS); Membership Class: Class D; Pension Entry Date: Defaulted to one year from the employee's hire date. Note: Although these

fields are defaulted, a drop-down menu allows other options/changes as needed.

c.) After reviewing and confirming accuracy, Proceed is selected. The system then automatically generates a Pension Number for the employee's record. Status is changed from Active > Enrolled. Note: For certain ReHire Enrollments (employees with prior employment that have already been assigned a pension number) the employee's Status is manually changed to Enrolled on the Status History Page.

d.) A periodic report is produced and sent to the employer to initiate employee pension payroll deduction.

Please describe in more detail your requirements for receiving, validating and posting member data from the employers.

a.) Receive Payroll Files – Employers (City of Baltimore, BCPSS, etc.) submit files in standardized format containing: New Hires, Changes, Terminations (Add, Change, Deletes); Wages (Earnings and contributions)

b.) Employee Status & Wage Data Files Load – Add, Change, Deletes are loaded into Interface; they are processed together before the corresponding Wage File. The Wage File is loaded separately.

c.) Data Validation – For both processes, Edits are run to check for errors and inconsistencies. Reports are generated to provide data and findings.

d.) Post to Database – Once validated, data is officially Posted to the BCERS PensionPro system for record-keeping and reporting.

27. In the BCERS Overview, you include information about both the RSP and the DCP. Do you work with a 3rd party administrator for those plans? What are your requirements for supporting employee and employer contributions to those plans?
Yes, there is a 3rd party administrator for the RSP and DCP plans. The overall participant balances are tracked and managed by an external recordkeeper and up to date balances for RSP members are not required to be maintained by the PAS system. The PAS system only needs to keep track of all employee and employer contributions that are loaded into the system from integration feeds that come into and are sent out of the system.

28. Please provide an estimated number of transactions per year for each of your major functions (e.g., requirements, disability retirements, refunds, service purchases/transfers, benefit estimates, death, divorces, etc.)
Normal Retirements – 300   Disability Retirements – 25
Refunds – 150   Service Purchase/Transfers – 15 to 20 for each
Benefit Estimates – 300   Deaths – 400   Divorces - 10

29. You have asked for proposals to be delivered by email as a single zip file. Is there a more secure method available? What is the maximum size attachment your email system will accept?
Our email system allows up to 25MB. It is expected that A,C,D and E will meet this requirement considering that the original zipfile is only 362kb.

30. Does the required hard copy also need to arrive on March 6 or can that be postmarked on Marach 6?
The hard copy must be postmarked by March 6.

31. Should the Fee Schedule be provided separately from the technical proposal?
No.

32. What is your preferred method of providing assumptions and exceptions?
Please use labels and/or headings to indicate assumptions and exceptions.

33. Would BCERS accept a redacted copy of the proposal to be used for public information requests?
A redacted copy is not necessary at time of submission. BCERS' Legal Counsel would review any MPIA requests to determine if a redacted copy is needed.

34. Please describe your current IT team and the support it will provide for this implementation.
BCERS IT team will assist with any networking, permission or other IT functions that apply to the BCERS network system.

35. What is your preferred start date for this project? Also, are there drivers for a particulate Go Live date (e.g., legislative or administrative changes, equipment/software retirements, etc)?
BCERS' ideal go-live date would coincide with the expiration of our existing contract in April 2027. However, BCERS and the selected vendor will work out a fixed date after reviewing the full scope of implementation services provided in the RFP process.

36. As the RFP in section 1.3 Timeline does not mention a separate due date for Attachment A – Intent to Bid & Min. Qualifications Response Form. Bidder understands that this is due along with RFP submission only on March 6. Please confirm.
Correct, Attachment A is due March 6.

37. On page 20 at Section 4.1 Response Form: Technical Questions – Technical Infrastructure, the Requirement table is missing ID#s 21-23. Would BCERS please confirm if this is a typo or provide the missing requirements?
This was an oversight.

38. What is the maximum file size limit for email submissions to BCERS? If our proposal PDF exceeds this limit, would you accept the submission across multiple emails?
The maximum email attachment size is 25 MB. If your proposal exceeds this size, BCERS expects that Attachments A, C, D, and E will still fall within the limit, given that the original RFP zipfile is only 362KB.

39. Would BCERS consider accepting proposal submitted electronically only, without the hard copy requirement? Our organization operates as a paperless environment for environmental sustainability reasons.
BCERS prefers to receive a hard-copy proposal. However, we also recognize and respect your organization's commitment to environmental sustainability. Accordingly, BCERS will accept an electronic-only submission in lieu of a hard-copy proposal.

40. Would BCERS agree to Canadian and/or offshore resource access to scrambled/anonymized data for purposes of testing and configuration?
BCERS expects all vendors to comply with all applicable Federal and State laws governing data handling.

41. The RFP mentions that BCERS includes a Retirement Savings Plan (RSP), a Deferred Compensation Plan (DCP) as well as a Retiree Medical Plan. What, if any, support is required by the PAS for each of those plans?
Members in the RSP and DCP may have data that is shared and/or updated in conjunction with ERS screens for certain benefits and/or demographic purposes. The DCP and RSP 401(a) plans are administered by an external recordkeeper but certain data for those plans is stored in the PAS. The overall participant balances are tracked and managed by an external recordkeeper and up to date balances for RSP members are not required to be maintained by the PAS system. However, the PAS system needs to keep track of all employee and employer contributions that are loaded into the system from integration feeds that come into and are sent out of the system.
ERS does not administer retiree/beneficiary healthcare. However, the PAS should store monthly retirement periodic payments (gross/net) reflecting all deductions including healthcare premium.

42. The RFP indicates that BNY Mellon handles your retiree payroll, but there is a requirement with regards to 1099s. Is the request that the PAS store the BNYM-created 1099 for viewing and re-printing on-demand capabilities?
Currently, our PAS supports viewing of the BNY Mellon–generated 1099s only. However, we would welcome the opportunity to enhance the system to include OnDemand reprint capabilities directly from the PAS.

43. Please confirm if Section 2 is not a Section to be completed as part of the RFP response but provided to ensure the responses in Attachment D and E are inclusive of the areas mentioned.
Correct, Section 2 is a narrative guide for assisting with completing Attachments D and E.

44. If required, does our response to the "Section 2. Information Requested" section need to be included in the Zip file with the Forms and returned in one document in PDF format? Does it need to be submitted as hard-copy as well, or is email-only sufficient for our response to "Section 2. Information Requested"?
Not applicable.

45. The RFP states that the BCERS is looking at providers that can provide a comprehensive pension solution; however, BCERS is looking to retain use of PensionPro, a PAS solution, as a system of record. Wy would PensionPro remain in the pension ecrosystem for BCERS, when this RFP appears to be looking for a comprehensive pension system? **PensionPro is BCERS' current PAS. Approaching contract expiration caused BCERS to conduct this search.** Are there shortcomings of PensionPro that you are looking for another PAS to solve? Is PensionPro the system of record for ERS, EOS, RSP and DCP? Please explain the current/usage state of PensionPro and ideal future state.
PensionPro is not the system of record for the RSP and DCP plans. The RSP and DCP plans have a third-party administrator that serves as the system of record. Members in the RSP and DCP may have data that is shared and/or updated in conjunction with ERS screens for certain benefits and/or demographic purposes. The overall participant balances are tracked and managed by an external recordkeeper and up to date balances for RSP members are not required to be maintained by the PAS system. However, the PAS system needs to keep track of all employee and employer contributions that are loaded into the system from integration feeds that come into and are sent out of the system. The PAS system also needs to be able to provide various letters that are utilized for members of the RSP/DCP plans.

46. What does BCERS Customer Care look like today? How many Customer Care representatives take calls for your members today? Is Customer Care included in this RFP?
No. Customer Care is not in the scope of this RFP.

47. With intention to identify potential vendors who can provide a comprehensive pension administration system embraces innovation and technological advances, we would like to understand BCERS' willingness to consider strategies that would allow different elements of services to be bundled into the proposed solution. Please describe which of the following BCERS is willing to consider: A) Allow the bidder to retain responsibility for all configuration, testing, and deployment of the platform both initially and ongoing, which includes the transaction engine (PAS), member self-services, employer self-service and other related technology provided by the bidder. B) In addition to the scope in #a., allow the bidder to perform most or all back-office tasks that would be performed on the bidder's technology. Please verify if BCERS is amenable to some non-member facing/back-office working being done offshore, or is all work required to be done onshore (i.e. North America)? C) In addition to the scope in #b., allow the bidder to the part primarily responsibility for virtual member interactions (call center, web chat) technology/support.
BCERS will work with the selected vendor to maximize the user-friendly features that allow BCERS' staff to take on tasks in the new PAS. BCERS expects all vendors to comply with all applicable Federal and State laws governing data handling.

48. Is BCERS interested in exploring innovative engagement and communication practices as part of this RFP? If so, could you share what challenges you currently experience with member engagement that you would like to solve?
No. At this time, we are not seeking to explore innovative engagement or communication practices as part of this RFP.

49. Because these sections aren't stated as minimum requirements, would failure to complete these sections under the criteria stated, result in disqualification or automative elimination to pursue the work? Specifically, is there any flexibility to keep options open to pension providers that have 20+ years on delivering modernized pension administration that provide services for public sector DC or private sector DB plans of at least 20K members?
BCERS uses all information provided to evaluate vendors.

50. Please provide the missing monthly transaction in column labeled "Data/Metric". (Attachment D/3.1)

The updated publication has the correct values.

51. Is there a required/preferred live date for the services in scope? If so, what is that timing?
See response to Question 35.

52. Is BCERS seeking a PAS solution that can administer ERS, EOS, RSP and DCP on one single system? Is the PAS solution BCERS is seeking in this RFP only for ERS and EOS?
See response to Question 45.

53. Does PensionPro only administer ERS and EOS today? Are RSP and DCP administered on another system?
See response in Question 45.

54. How many BCERS staff members are there that support the plans in scope of the RFP? What are their responsibilities? Are there any people outside of BCERS staff who will require access to the system either on their own or other members' behalf?
BCERS currently provides PAS access to staff and members.

55. Does the multiple payroll data from various city agencies come all directly from the 4 city sources? Does incoming payroll and HR/indicative data come from any other sources?
Data uploaded and processed in PAS currently comes from two employers.

56. How many agencies/employers are there in total that part of the each of the systems in scope of this RFP?
Unable to understand the question as written.

57. What contract term is BCERs seeking?
Contract is negotiated. In the past, BCERS has contracted for up to five (5) years with auto-renewal options.

58. Is it possible that more agencies/employers could be added in the future? Can you share an anticipated future volume? What is the possibility (and frequency) of agencies/employers merging?
BCERS is regulated by Baltimore City Charter.

59. Please describe the current state of your data quality. When was the last data cleansing project completed? How confident are you in the completeness and

accuracy? Is there a need to perform a data cleansing project in advance to the conversion to the new pension system? What are the biggest challenges with data quality today?

The current state of our data reflects an accumulated collection of data over several years and multiple migration efforts. While the information is generally well organized within our existing PAS system, the data has not undergone a recent cleansing effort. As a result, we anticipate the presence of redundant, outdated, and trivial (ROT) content, as well as potential inconsistencies in data quality. We expect that a structured data assessment, ROT cleanup, may be required as part of the migration process.

60. What kind of self-service tools are made available to members under the current administrative solutions?

    Under the current administration solution, members have access to a Member Self Service (MSS) portal. Through this portal, members can self register and manage their online account information, view their pension data and other personal information maintained by the plan, the run and review retirement benefit estimates based on their individual retirement record without requiring staff.

61. What percentage of benefit calculations are automated?

    Seventy-five percent (75%) of the benefit calculations are automated. Twenty-five percent (25%) of the benefit calculations are performed outside our current PAS. These are estimates.

    Can members run an estimate or retirement calculation using the current platform to get benefit information without administrator review?

    See response to Question 60.

62. Is any data required for ongoing administration available in nonelectric media?

    There is no non-electronic data media required for ongoing administration.

63. How does a potentially updated pension administration system (PAS) fit into BCERS' current member service strategy?

    BCERS seeks a PAS with a member-centric portal with approved self-service features.

64. What aspects of the current BCERS PAS could be improved upon?

    BCERS will be looking for improved features across the new PAS.

65. Aside from payroll processing, what other integration with BNY Mellon would be helpful in administering these plans?
Currently BCERS has not determined any additional integration with BNY Mellon.

66. This vendor offers both Insourced (SaaS) and Outsourced services using the same technology. From a minimum requirement standpoint will BCERS consider Outsourced system implementations toward this vendor and staff year of experience requirement?
All vendors will be evaluated based on their submission.

67. Are membership statistics (Active, Deferred Vested, Retiree & Beneficiary) available broken down by Class?
As of June 30, 2025, the active membership is as follows:
Class A = 2   Class C = 3,684   Class D = 4,543
Retirees = 7.603   Beneficiaries = 1,1551 (not broken down by Class)

68. Based on BCERS' web presence, it appears Nationwide is engaged to assist with the RSP and DCP. What level of support and/or integration would an updated PAS need to provide regarding these two defined contribution plans?
Members in the RSP and DCP may have data that is shared and/or updated in conjunction with ERS screens for certain benefits and/or demographic purposes. The DCP and RSP 401(a) plans are administered by an external recordkeeper, currently Nationwide, but certain data for those plans is stored in the PAS. The overall participant balances are tracked and managed by an external recordkeeper and up to date balances for RSP members are not required to be maintained by the PAS system. However, the PAS system needs to keep track of all employee and employer contributions, along with new hire information, that are loaded into the system from integration feeds that come into and are sent out of the system. The PAS system also needs to be able to provide various letters that are utilized for members of the RSP/DCP plans.

69. What level of support and/or integration would an updated PAS need to provide regarding the OPEB plan?
None at this time.

70. Please describe the expectations related to "Health Insurance Vendor" data feeds. What information is expected to be included in feeds to or from this vendor?
ERS does not administer retiree/beneficiary healthcare. However, the PAS should store monthly retirement periodic payments (gross/net) reflecting all

deductions including healthcare premium transmitted from BYN Mellon to the PAS.

71. Please clarify the "ACFR (Annual Comprehensive Financial Report) information" expected from the PAS system. Is this reference only to retiree payment data? (Attachment D, Section 3.5, question 10)
The referenced report will relate to member-centered data in the PAS (like stats or summations).

72. Is this only relating to Retiree Payment data? (Attachment D, Section 3.5, question 11)
See response to Question 71.

73. Please confirm the timing for submission of this document. Should this attachment be completed and submitted along with Attachments C,D and E or is there an earlier deadline for submission of this Attachment?
All submissions will adhere to the published Timeline in section 1.3 of the RFP.

74. Is BCERS expecting to have the vendor provide Attachment A in advance of their response? If yes, does this include Section 2 (Minimum Qualifications) as well?
See response to Question 73.

75. Does BCERS currently utilize an electronic document management system today? If yes, please describe the system used currently and please provide the document file type (e.g., PDF, TIFF, etc.) and the approximate number of these documents.
Yes. We currently use Doc DNA as our document management system and Kofax for document imaging, supporting five departmental units – Benefits, Accounting, Administration, HR, and Legal records, with role based security, indexing, and metadata tagging. The primary document file type stored in the system is PDF, and the repository contains approximately 5,000,000 – 6,000,000 images.

76. How many users do you currently license for your imaging solution? **Four (4).**

77. Do you currently scan paper documents to your imaging solution? If so, how many scanners do you have and can you provide the make/model of those scanners.
Yes, two (2) industrial scanners and six (6) desktop scanners.

78. How many documents do you add per week/month/year?
Over 1,000,000 images/yearly.

79. Will any existing electronic or paper documents be migrated as part of this RFP? If yes, can your current imaging solution mass export documents with associated metadata for each document?
Yes. The scope of this RFP should include a comprehensive migration plan that includes both electronic and paper documents. The plan must ensure the preservation of all metadata, audit history, and accessibility requirements critical to HIPAA-related records while also addressing long-term sustainability and usability of all records throughout and after the migration process.
Yes, our current imaging solution supports mass export of documents along with all associated metadata.

80. Can you please provide counts for the documents you plan to have migrated to the new solution?
We estimate that approximately 5,000,000 – 6,000,000 documents will be migrated to the new solution. This range reflects current holdings across multiple business units. Final counts may vary as part of the detailed inventory validation process conducted during implementation.

81. This section of the RFP references both the Retirement Savings Plan (RSP) and the Deferred Compensation Pan (DCP). Please clarify the intended scope by which the PAS should include the RSP, the DCP, both plans, or neither plan. (Attachment D)
See response to Question 68.

82. Item #2 indicates that calculation and rule details, examples, and any desired enhancements to the current calculations were included in the RFP materials. We have been unable to find these items in the RFP or in any of the accompanying attachments and request confirmation of where they can be located.
BCERS will provide these samples to the selected vendor during implementation.

83. Please describe BCERS' current integration with Nationwide for DC data exchanges.
The current integrations for DC exchanges include the following:
   a. **A New Hire File that is generated from the Baltimore City Public Schools "BCPS" Add File that gets loaded into our current PAS approximately every two weeks. From this Add File a New Hire File is generated and sent via SFTP to Nationwide.**
   b. **A Payroll file that is received from BCPS approximately every two weeks. This payroll file is sent into the PAS, posted into the system so that contribution history can be captured, and a file is created that is sent via SFTP to Nationwide.**

c. **A New Hire File is generated from the City's Workday system. That New Hire File is sent directly to Nationwide from Workday but a copy of the file is also sent into the current PAS for posting.**

d. **Payroll files are generated from the City's Workday system. The payroll files are sent directly to Nationwide from Workday but copies of the files are also sent into the current PAS for posting for posting.**

e. **Nationwide sends over other files, including a forfeiture file and an account information file to the current PAS for posting.**

84. Please identify the system and applications with which BCERS' existing PAS currently integrates.
The current PAS integrates with BNY Mellon, Nationwide, Workday, and BCPS through their Oracle System.

85. Please identify any systems or applications that BCERS would like its existing PAS to integrate with, that are not currently supported.
BCERS is currently focused on integration with the new PAS.

86. Would BCERS desire the PAS to generate any of the following forms: Form 5500, GASB Census Report, or PBGC Participant Count?
BCERS desires the new PAS to generate reports based on the member-centered data in the PAS.

87. Please confirm the approximate number of reports that BCERS currently generates (via ad hoc using the current PAS or via IT requests) as part of its current process.
BCERS is currently focused on reports associated with the new PAS.

88. How many total internal users does BCERS anticipate will require access to the PAS solution?
40 – 50 internal users.

89. Please confirm the approximate number of "types of users" that access the system (e.g., Pension Analyst, Pension approvers, Contributions Processor, Health Specialist, etc.)
There are currently 5 – 10 groups.

90. Employer Contributions Submission (DB, RSP, DCP); How do participating employers submit contribution data and funds for DB, RSP, and DCP (e.g., file transmission method, format/layout, frequency, cut-off dates, validations, and reconciliation process)?

Employers transmit data files weekly. Integration files are transferred between BCERS, Nationwide, and employers to update and maintain DB, RSP, and DCP in PAS.

91. RSP/DCP Handing and DC Vendor Interface: For RSP and DCP, once contributions are transferred to the DC vendor, is there any additional processing maintenance, corrections, adjustments, reversals, or reporting required within PAS/FAS? If so, what activities remain in scope and who performs them?

    For Baltimore City employees the PAS system receives a weekly payroll file, and the contributions need to be posted into the system. Once the employee and employer contributions are posted there is no additional reporting, adjustments, reversals, or corrections that would need to be done. If there are any reversals, corrections, or adjustments they would come through to PTG directly via a payroll file so there would be no manual entries that would need to be required. There is a monthly forfeiture file that is sent from Nationwide to PTG that would have to be accounted for/posted as well; this file includes both Baltimore City and BCPS employees.
    For BCPS employees the PAS system receives a biweekly payroll file, and the contributions need to be posted into the system, and a file needs to be generated to send to Nationwide, our current recordkeeper, from the PAS system. Once the employee and employer contributions are posted there is no additional reporting, adjustments, reversals, or corrections that would need to be done. If there are any reversals, corrections, or adjustments they would come through to PTG directly via a payroll file so there would be no manual entries that would need to be required. There is a monthly forfeiture file that is sent from Nationwide to PTG that would have to be accounted for/posted as well; this file includes both Baltimore City and BCPS employees.

92. Health Enrollment and Premium Calculation Scope: Please confirm that health enrollment and premium calculation are out of scope for PAS, and that PAS will only receive and store payroll deduction amounts to be withheld/collected (i.e., no eligibility determination, plan rules, rate tables, or premium billing calculations).
    Confirmed.

93. Payroll Processing Ownership: Will payroll processing (including calculations/withholding and issuance of payroll) be performed within the PAS solution, or will it remain with the external payroll vendor? If it remains with the vendor, what PAS integration responsibilities are expected (data exchanged, timing, error handling and audit/reconciliation)?
    PAS will transfer new (adds), changes and terminations via text file to BNY Mellon for payroll run monthly.

94. Service Credit Purchase Types: How many and what types/ categories of Service Credit Purchases does BCERS current process (e.g., military, LWOP, redeposit, transfers, other statutory categories), and are there any planned changes to supported purchase types?
Service credit is legislated and could change with new laws (see Article 22).

95. Please identify the top 3-5 pain point BCERS is current experiencing with your current system.
BCERS is currently focused on features associated with the new PAS.

96. What data sources, other than PensionPro, will need to be converted and migrated to the new PAS?
Retirees' payment records from BNY Mellon.

97. Please confirm the approximate number of document/letter/email templates that BCERS current maintains or generates as part of its current processes.
BCERS utilizes approximately 30 to 50 letter templates in our current PAS system.

98. Can BCERS provide more information on how Data files are received for new hire, changes, termination, and wages information? Specifically, is it one file for each of those data points? Is it one file format per employer or one across all employers? It is is one file format per employer, does BCERS have goals to consolidate into one file format?
There are separate files for new, change, termination and wages. All payroll files are fixed-width text files transmitted to BCERS via secure file transfer. Data is uploaded into PAS for validation and editing before posting to members' accounts. File formats may vary depending on employer.

99. How does BCERS currently send, receive, and verify reciprocity data from other MD State Local Agencies?
Not applicable.

100.   What is BCERS' existing ECM/Document Management solution? Is this a separate third party system and is it integrated with your PensionPro system?
We currently use Doc DNA as our document management system and Kofax for document imaging. Both are third party vendors, supporting five departmental units – Benefits, Accounting, Administration, HR, and Legal records, with role-based security, indexing, and metadata tagging with an API connection to our current PAS.

101.	Can BCERS provide details or documentation on the existing ECM/Document Management solution's integration or API connectivity capabilities?
BCERS is currently focused on features associated with the new PAS. Any interaction with current or future EDM/DM will be considered during implementation.

102.	If we are unable to integrate with your ECM/Document Management solution, is the expectation to convert documents and images into our solution?
BCERS is open to an embedded replacement solution that includes a robust and comprehensive migration plan. The migration approach must preserve all metadata, audit history, and accessibility features essential for HIPAA related records, while also supporting long term sustainability of the data. The conversion must fully support five departmental units – Benefits, Accounting, Administration, Human Resources, and Legal Records – and maintain role based security, indexing, and metadata tagging.

103.	What types of file formats would need to be converted? What is the expected volume of images and documents?
The primary document file type stored in the system is PDF, and the repository contains approximately 5,000,000 images.

104.	Does BCERS' existing ECM/Document Management solution contain documents and images from other systems besides the existing PAS?
Yes. See response above which outlines the five business units supported by the existing solution.

105.	Do the images have mark-ups and if so, does your Existing ECM solution have the ability to create a flattened image incorporating these mark-ups for conversion purposes?
Our current repository does not contain images with active or editable work ups. Any historical mark ups that were applied during imaging have already been flattened (burned) to the underlying image. As a result, all images exist in a final, static state, and no additional mark up flattening is required during conversion.

106.	Has BCERS or its counsel considered E-Notarization as a service to improve operational efficiency and member satisfaction? If so, is BCERS comfortable with its use?
Yes. BCERS has evaluated the use of e-notarization as a service to enhance operational efficiency and improve the overall member experience. We are very

comfortable with the use of e-notarization and are open to its incorporation where appropriate and compliant with applicable regulations.

107. What is the current total repository size of the data BCERS plans on migrating to the new system? Would it be possible to get a breakdown of the repository as follows: Types of files and counts of how many files of each type; Average size of data per user along with minimum and maximum amounts if possible; and Total storage size of files stored by type.
The primary document file type stored in the system is PDF, and the repository contains approximately 5,000,000 images.

108. Please clarify whether BCERS requires vendors to migrate image files, associated metadata, and/or image annotations to the PAS.
The migration approach must preserve all metadata, audit trails, and accessibility features essential for HIPAA-related records, while also supporting long-term sustainability of the data. The conversion must fully support five departmental units—Benefits, Accounting, Administration, Human Resources, and Legal Records—and maintain role-based security, indexing, and metadata tagging.

109. What is the expected period of performance (start date, go live)?
Please see response to Question 35.

110. Does BCERS currently leverage an E-signature vendor? Is there a preferred vendor for the new PAS Implementation (i.e., Docusign)?
Yes, DocuSign is currently used internally as our e-signature solution. We are open to expanding its use to external customers as part of the new PAS implementation. We are also open to evaluating industry-standard solutions and other comparable platforms that integrate effectively with the selected PAS.

111. Can BCERS elaborate on what AI tools are currently used by the fund?
Not applicable.

112. Can BCERS confirm if the fund is subject to any Baltimore or Maryland regulations limiting the usage of AI with the Fund?
BCERS is subject to state and local regulations.

113.   The RFP states, "Are all logical and physical access to BCERS data limited to personnel subject to U.S. jurisdiction, with no offshore access?" (Attachment A. 2.)

114.   Please clarify whether this requirement applies specifically to access to unscrambled BCERS data. Would BCERS permit offshore resources to access only scrambled data, while restricting access to any unscrambled data to U.S.-based personnel?
BCERS is subject to federal, state and local regulations.

115.   Can BCERS please confirm that Employer Self-Service is out of scope for this proposal? (Attachment C, 1a, 2j, 2m & Attachment D 3.3, 18)
Employer Self-Service is in scope for this proposal. We expect the selected solution to support employer-facing functionality as part of the overall implementation.

116.   Please confirm whether BCERS has already engaged, or intends to engage, a separate third-party vendor to perform data cleansing, extraction, transformation, and preparation activities to deliver agency data in the format defined by the PAS vendor. Additionally, please clarify the expected scope of services the PAS vendor should provide related to data conversion and migration.
The BCERS has not engaged a separate third-party vendor to perform data cleansing, extraction, transformation, or preparation activities. At this time, we do not intend to procure a separate vendor for these services. We expect the selected PAS vendor to provide end-to-end data conversion support, including guidance and collaboration throughout the cleansing and preparation process. Specifically, the PAS vendor should provide services that include but not limited to supporting the remediation of data quality issues; extracting data from the existing systems; transforming and loading data into the new solution; and validating the converted data through reconciliation and quality checks. We anticipate a collaborative approach in which the PAS vendor leads the technical conversion effort while our internal team assists with subject-matter expertise and decision-making related to data definitions, business rules, and validation.

117.   Can BCERS clarify how Section 3.3 (Attachment D) is intended to be used? Is this informational or will this be considered part of the scope of work?
Attachment D is the primary response that tells BCERS about a vendor.

118. Please clarify whether deployment within a government could environment (e.g. GovCloud) is a requirement for BCERS' new PAS, or whether deployment within a standard cloud environment is acceptable, provided all BCERS security, data residency, and compliance requirement are met.
BCERS requires deployment in a cloud environment meeting federal, state and local requirements.

119. Does BCERS currently use Electronic Forms (eForms)?
Yes. Flat, fillable PDF forms are currently used by external customers through our website to submit retirement requests.

120. Would BCERS consider a discussion with the vendor's Chief Financial Officer, in lieu of including audited financial statements within the public RFP submission, to review the vendor's financial performance and address any specific questions? This approach would allow vendors to address BCERS' evaluation needs while protecting confidential financial information.
Please see Attachment D, Section 11.2 Response Form; Project and PAS Terms & Conditions / Contracts, 43. BCERS has gone to great lengths to keep the submission process private.

121. Please confirm whether vendors may submit their standard agreements in Section 11.3 (Attachment D) and address any specific exceptions or proposed revisions to BCERS' Terms and Conditions during contract negotiations following vendor selection, rather than listing detailed exceptions within the RFP response, without being disqualified.
Attachment D is vendor's primary response document. Please adhere to the terms as indicated.

122. Could you please clarify is compliance with all three frameworks is mandatory, or if demonstrating compliance with any one if the three is sufficient? (Attachment A, Section 2 and Attachment D Section 4.2)
Preliminary evaluation will be based on information provided in these submissions.

123. What cybersecurity standards (NIST, ISO 27001, SOC2) represent the minimum baseline for the requested solutions? (Attachment A, section 2)
This section requires vendor to "confirm that you meet or exceed the minimum qualifications listed"

124. If NIST 800-53 Rev. 5 and NIST 800-171 compliance are required, is self-attestation acceptable, or do you require independent third-party certification?
See response to Question 123.

125.   Do you require a public cloud-hosted solution, or is a managed on-premises deployment (in vendor data center) an option?
Please refer to Attachment D "Vendor RFP Response Form", Section 3.2.

126.   Do you have any DoD requirements that scope to NIST 800-171?
Please refer to Attachment D, Section 4.2 requests vendor to "…confirm that you are able to comply with each requirement listed in this section…"

127.   Is there inventory of inbound/outbound interfaces/files that are currently in place today that would be required with this administration (including between this vendor and Baltimore City as well as this vendor and other third-party administrators)? Examples include HR/Census data, payroll interfaces with BNYMellon, etc.
Not applicable.