

ERS Retirement Pension Planning Checklist For Active Employees

Class C & Class D Pension Members Only

(Excluding Non-Hybrid Members)

Plan Ahead for a Successful Retirement Experience!

One Year Prior To Your Expected Retirement Date	✓
Register for a Retirement Benefit Webinar based on your Pension Class Plan: • Class C Members Only - Understanding Your Class C Retirement Plan (Hired Prior to July 1, 2014) • Class D (Hybrid) Members Only - Retirement Savings Plan (RSP) - Know Your Plan (Hired On or After July 1, 2014) Register at https://www.bcercs.org/seminars/	
Go to www.bcercs.org to get an “estimate” of your retirement benefits. Click on “Member Services” and then “Self-Service Login”. If you are signing into the portal for the first time, you must “Self-Register” first. Sign in and follow the instructions.	
Six Months Prior To Your Expected Retirement Date	✓
Contact ERS Benefits to speak to a Retirement Analyst: • To verify your service membership credits • To purchase non-credited service time • To verify any missing time and missing contributions • To verify and update required documents on file for retirement: ✓ Active Death Beneficiary Designation Form ✓ DD 214 Military Form ✓ Birth Certificate: You / Spouse / Children Under Age 22 ✓ Naturalization Certificate (if applicable) ✓ Marriage Certificate(s) ✓ Death Certificate (for deceased spouse/s) ✓ Divorce Decree(s) ✓ Settlement Agreement(s) ✓ Photo ID (Valid Driver’s License/State Issued ID) • To get a “Estimate” of your retirement benefit options Note: If there is a discrepancy with your annual salary, please contact your Agency’s HR representative.	

90 Days Prior To Your Expected Retirement Date	✓
• Contact ERS Benefits to be assigned to a Retirement Analyst to counsel you through the retirement process and request a Service Retirement Application Packet. • Go to www.bcers.org to print a Service Retirement Application Packet & Submission Schedule. Click on “RESOURCES” - “FORMS” and click on “Service Retirement Application Packet” & “2026 Service Retirement Application Submission Schedule”. • Contact “DHR – Employee Benefits” for information regarding retiree healthcare benefits, especially if you are age 65 or older requiring Medicare Part B coverage through the Social Security Administration (SSA), at 410-396-5830.	
90 – 60 Days Prior To Your Expected Retirement Date	✓
• Submit your completed and notarized “Service Retirement Application Packet” to your assigned Retirement Analyst along with any required documents no earlier than 90 days and no later than 60 days prior to your expected retirement date. Example: Prospective Retirement Date: 11/01/2026 / Submit Application to ERS: 08/03/2026 – 09/02/2026	
60 Days Prior To Your Expected Retirement Date	✓
• Notify your Supervisor and Agency HR Department in writing and upload your letter of resignation through Workday, which initiates the process of your termination from active employment. IMPORTANT NOTE: If you do not complete this task in advance prior to your expected retirement date, your retiree record will <u>not</u> load onto Workday and you will <u>not</u> be able to elect your retiree healthcare benefits, if eligible. • Contact “RSP” if you are a Hybrid (Class D) member regarding your 401(a) plan at 443-984-3405. • Contact “RSP” if you are enrolled in the Deferred Compensation Plan (DCP) at 443-984-2389. • Contact “RSP” and your Agency HR Department if you wish to transfer your leave balances, if eligible, to your Deferred Compensation Plan (DCP), if enrolled.	