



BALTIMORE COUNTY PUBLIC SCHOOLS

EMPLOYEE EXIT PACKAGE

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BALTIMORE COUNTY PUBLIC SCHOOLS

Table of Contents

INTRODUCTION	4
HEALTH, LIFE, AND CANCER INSURANCE	5
HEALTH INSURANCE.....	5
COBRA.....	5
LIFE INSURANCE	5
CANCER INSURANCE	5
FLEXIBLE SPENDING ACCOUNTS	6
HEALTH CARE FLEXIBLE SPENDING ACCOUNT	6
DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT.....	6
ADDITIONAL BENEFITS	6
LONG-TERM DISABILITY INSURANCE.....	6
PERSONAL ACCIDENT INSURANCE.....	6
VOLUNTARY WHOLE LIFE INSURANCE	6
CRITICAL ILLNESS INSURANCE	6
BENEFITS CONTACT INFORMATION FOR QUESTIONS AND ADDITIONAL INFORMATION	6
PENSION PLANS	7
MARYLAND STATE RETIREMENT AND PENSION SYSTEMS (MSRPS).....	7
ROLLOVER/WITHDRAWAL OF PENSION CONTRIBUTIONS	7
ROLLOVER OF CONTRIBUTIONS	7
WITHDRAWAL OF CONTRIBUTIONS	8
BALTIMORE COUNTY EMPLOYEES’ RETIREMENT SYSTEM (ERS).....	8
ROLLOVER/WITHDRAWAL OF PENSION CONTRIBUTIONS	9
ROLLOVER OF CONTRIBUTIONS	9
WITHDRAWAL OF CONTRIBUTIONS	9
CONTACT INFORMATION FOR QUESTIONS AND ADDITIONAL INFORMATION.....	9
403(B)/(B)(7) AND 457(B) PLANS.....	10
403 (B) (B)(7)	10
ROLLOVER OF FUNDS	10
LEAVE FUNDS IN ACCOUNT	10
WITHDRAWAL OF FUNDS	10
457 (B) (THROUGH NATIONWIDE):	10

BALTIMORE COUNTY PUBLIC SCHOOLS

ROLLOVER OF FUNDS	10
LEAVE FUNDS IN ACCOUNT.....	10
WITHDRAWAL OF FUNDS	11
CONTACT INFORMATION FOR QUESTIONS AND ADDITIONAL INFORMATION.....	11
PAYROLL PROCESSES	12
FINAL PAYCHECK	12
VACATION TIME PAYOUT.....	12
COMPENSABLE NON-DUTY WORK DAYS (CNWD) (TABCO-ELIGIBLE EMPLOYEES)	12
SICK LEAVE	12
ADDRESS UPDATES	13
EMPLOYEE SELF-SERVICE (ESS)	13
PAYROLL CONTACT INFORMATION FOR QUESTIONS AND ADDITIONAL INFORMATION	13

BALTIMORE COUNTY PUBLIC SCHOOLS

INTRODUCTION

We would like to take this time to thank you for your service to the Baltimore County Public Schools. The exit package is to assist you with the steps and actions necessary to ensure a smooth transition as you end your service with us. We hope you find the information helpful, and while additional steps may be necessary for you to complete based upon your position or reason for exit (e.g., retirement), this guide is designed to provide you with key information related to the exit process.

If you are resigning and applying for retirement, there are additional steps you will need to complete in order to collect a pension, and if applicable enroll in benefits as a retiree. A pre-retirement checklist is available for each of the retirement systems (Maryland State Teachers Retirement and Pension System (MSRPS) and the Baltimore County Employees' Retirement system (ERS):

MSRPS: <http://www.bcps.org/offices/benefits/pdf/Retirement-Cklist-SRA.pdf>

ERS: <http://www.bcps.org/offices/benefits/pdf/Retirement-Cklist-ERS.pdf>

While you may have already completed many of the steps on the checklist, please review the entire checklist to ensure all necessary actions have been completed. Please note that retirement decisions regarding creditable and eligible service are made by the applicable retirement agency.

Contact information is provided in the package specific to the various topics and can be found in the applicable section. If you require additional information or have unanswered questions, please e-mail us at Resignbcps@bcps.org, and a response will be provided. Please note that you will not have access to BCPS e-mail after the effective date of your exit so you may want to provide us with a personal e-mail address in which to contact you.

BALTIMORE COUNTY PUBLIC SCHOOLS

HEALTH, LIFE, AND CANCER INSURANCE

HEALTH INSURANCE

- If an employee resigns prior to the last day of the school year, his/her health insurance benefits will continue through the end of the month in which the last day of work occurred (e.g., for a last day of work of November 5, coverage is effective through the month of November).
- If an employee resigns after the last day of the school year (the last day worked is the last duty day for 10-month employees), the employee will continue to be covered through August 31. This coverage includes medical, prescription, dental, vision, life insurance, and cancer insurance.

COBRA

- COBRA laws allow exiting employees and their qualified beneficiaries to continue receiving health insurance benefits under the group health plan; however, the premium increases to the full cost of coverage (without the board contribution), plus an administrative charge of 2%.
- Employees are eligible to continue health insurance for at least 18 months, and up to 36 months under some circumstances, following the end of coverage, in compliance with the federal COBRA laws. Please visit the COBRA section of the Benefits, Leaves, and Retirement Web page for information regarding continuation of health insurance after employment, <http://www.bcps.org/offices/benefits/cobra/>.

LIFE INSURANCE

- Employees have 31 days after life insurance coverage ends to “port” or continue coverage. Porting a benefit is when an exiting employee continues benefit coverage by setting up an individual payment plan (Portability Plan) with the benefit vendor in lieu of having deductions taken from a paycheck.
- The terms and conditions of coverage in the individual Portability Plan will not be the same as they were under the Group Plan. Exiting employees interested in porting life insurance should discuss their options with a Prudential representative.
- Employees interested in porting this benefit should contact Prudential at 1-800-778-3827 to review their options and/or to obtain the required application.

CANCER INSURANCE

- For those employees that are still enrolled in this coverage (this benefit was discontinued in 2008) he/she needs to contact Conesco-Washington National Insurance Co. at 1-800-541-2254 regarding continuation of cancer insurance after employment.

BALTIMORE COUNTY PUBLIC SCHOOLS

FLEXIBLE SPENDING ACCOUNTS

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

- If an employee is enrolled in Health Care Flexible Spending Account, participation ceases upon resignation, and no contributions will be accepted after the resignation date. An employee has 90 days from the resignation date to request reimbursement for qualifying expenses incurred on or before the resignation date. Expenses incurred after the resignation date are not eligible for reimbursement.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

- If an employee is enrolled in a Dependent Care Flexible Spending Account, participation ceases upon resignation, and no contributions will be accepted after the resignation date. An employee has the remainder of the plan year to request reimbursement from any remaining balance for expenses incurred during the plan year.

ADDITIONAL BENEFITS

LONG-TERM DISABILITY INSURANCE

- This voluntary benefit ends upon separation from employment.

PERSONAL ACCIDENT INSURANCE

- This voluntary benefit may be converted from group to individual coverage upon separation of employment by contacting Prudential at 1-800-778-3827 and completing an application for portability within 31 days of the end of coverage.

VOLUNTARY WHOLE LIFE INSURANCE

- Coverage for this voluntary benefit is provided through The Warner Companies. Contact them at 1-866-870-5093, or e-mail voluntarybenefits@lwarner.com for information on continuation of these benefits.

CRITICAL ILLNESS INSURANCE

- Coverage for this voluntary benefit is provided through The Warner Companies. Contact them at 1-866-870-5093, or e-mail voluntarybenefits@lwarner.com for information on continuation of these benefits.

BENEFITS CONTACT INFORMATION FOR QUESTIONS AND ADDITIONAL INFORMATION

Contact the Office of Benefits, Leaves, and Retirement at 443-809-8943 between 7:30 a.m. 5:15 p.m. Monday-Friday, with any related questions or, visit their Web site at <http://www.bcps.org/offices/benefits/> for information.

BALTIMORE COUNTY PUBLIC SCHOOLS

PENSION PLANS

MARYLAND STATE RETIREMENT AND PENSION SYSTEMS (MSRPS)

Upon separation of employment, if an employee is not eligible or does not wish to retire, the following options are available regarding his/her pension:

- If an employee is leaving BCPS to accept employment with another employer that participates in the MSRPS (e.g., another Maryland public school system or a state agency), or another state, local, or municipal pension system (e.g., a different state's teachers' pension system), an employee may be eligible to continue or transfer service and contributions. If the agency participates in the MSRPS, the employee needs to contact MSRPS at 410-625-5555 for details regarding eligibility for continuation or transfer, or contact the new state, local, or municipal system regarding rules and procedures for transfer.
- If an employee is not accepting employment at an employer that allows for continuation or transfer of MSRPS creditable service, the employee has the following options:
 - Any member hired prior to 7/1/2011 who has five or more years of eligibility service with MSRPS is "vested," and upon separation of employment, may collect a deferred retirement allowance at the age of 62 unless accumulated contributions have been previously withdrawn. This requires that an individual keeps his/her personal information (name, address, etc.) current with MSRPS after employment with BCPS ends.

Any member hired 7/1/2011 or later who has 10 or more years of eligibility service with MSRPS is "vested," and upon separation may choose to collect a deferred retirement allowance at the age of 65 unless accumulated contributions have been previously withdrawn. This requires that an individual keeps his/her personal information (name, address, etc.) current with MSRPS after employment with BCPS ends.

MSRPS administers all benefits provided under the pension plan and will determine creditable service of its members.

ROLLOVER/WITHDRAWAL OF PENSION CONTRIBUTIONS

Employees may choose to roll over or withdraw accumulated contributions into a qualifying plan (e.g., IRA, 403b, et al), but the employee will lose all earned credit upon withdrawal/rollover of accumulated contributions.

ROLLOVER OF CONTRIBUTIONS

An employee may rollover accumulated contributions into a qualifying plan (e.g., IRA, 403b, et al) by completing the required forms from the MSRPS available at <http://sra.state.md.us/Participants/Members/Downloads/PrintForms.aspx>. (see Withdrawal of Accumulated Contributions Packet).

BALTIMORE COUNTY PUBLIC SCHOOLS

WITHDRAWAL OF CONTRIBUTIONS

An employee may withdraw accumulated contributions and receive the lump sum of contributions by completing the required forms from the MSRPS, available at <http://sra.state.md.us/Participants/Members/Downloads/PrintForms.aspx>. (see Withdrawal of Accumulated Contributions Packet)

BALTIMORE COUNTY EMPLOYEES' RETIREMENT SYSTEM (ERS)

Upon separation of employment, if an employee is not eligible or does not wish to retire, the following options exist regarding his/her pension:

- If an employee is leaving to accept employment with an employer that participates in ERS (e.g., another county agency) he/she may be permitted to continue his/her membership by contacting ERS at 410-887-8246. If the new employer participates in another state, local, or municipal pension system, an employee leaving BCPS may be eligible to transfer service and/or contributions. The new state, local, or municipal retirement system needs to be contacted regarding rules and procedures for transfer, but the employee will lose all earned credit upon withdrawal/rollover of his/her accumulated contributions.
- If an employee leaving BCPS is not going to work for another employer with a pension system that allows for continuation or transfer of ERS-creditable service, the following options are available:
 - Any member hired prior to 7/1/2007 who has five or more years of creditable service in ERS upon separation of employment, may collect a deferred retirement allowance at the age of 60 unless accumulated contributions have been previously withdrawn. This requires that an individual keep his/her personal information (name, address, beneficiaries, etc.) current with ERS after employment with BCPS ends.

Any member hired 7/1/2007 or later who has 10 or more years of creditable service in ERS upon separation, may choose to collect a deferred retirement allowance at the age of 67 unless accumulated contributions have been previously withdrawn. This requires that an individual keep his/her personal information (name, address, beneficiaries, etc.) current with ERS after employment with BCPS ends.

ERS administers all benefits provided under the pension plan and will determine creditable service of its members.

BALTIMORE COUNTY PUBLIC SCHOOLS

ROLLOVER/WITHDRAWAL OF PENSION CONTRIBUTIONS

Employees may choose to roll over contributions into a qualifying plan (e.g., IRA, 403b, et al), or withdraw accumulated contributions, but the employee will lose all earned credit upon withdrawal/rollover of accumulated contributions.

ROLLOVER OF CONTRIBUTIONS

An employee leaving BCPS may roll over his/her accumulated contributions into a qualifying plan (e.g., IRA, 403b, et al) by completing the required forms available through ERS, 410-887-8246.

WITHDRAWAL OF CONTRIBUTIONS

An employee leaving BCPS may withdraw accumulated contributions and receive the lump sum of contributions by completing the required forms, available by calling ERS at 410-887-8246.



CONTACT INFORMATION FOR QUESTIONS AND ADDITIONAL INFORMATION

Questions concerning pensions can be directed to:

- Contact MSRPS at 410-625-5555 or the BCPS Office of Retirement at 443-809-8949.
- Contact ERS at 410-887-8246 or ers@baltimorecountymd.gov.

BALTIMORE COUNTY PUBLIC SCHOOLS

403(B)/(B)(7) AND 457(B) PLANS

403 (B) (B)(7)

ROLLOVER OF FUNDS

- Employees may roll over their funds into a qualifying plan (e.g., 401k, traditional IRA, et al.) Contact the 403(b)/(b)(7) vendor directly to initiate a rollover. See the list of approved vendors for contact information, <http://www.bcps.org/offices/benefits/pdf/403b/403b-Companies.pdf>.

LEAVE FUNDS IN ACCOUNT

- Funds can be left in exiting employees accounts (they do not have to select a pay-out date upon separation of employment). Exiting employees cannot continue to contribute to the account after they leave BCPS.
- BCPS can no longer access employees' accounts once they have left BCPS. Employee should contact the 403(b)/(b)(7) vendor for balance information. See the list of approved vendors for contact information, <http://www.bcps.org/offices/benefits/pdf/403b/403b-Companies.pdf>.

WITHDRAWAL OF FUNDS

- Funds may be withdrawn if employee is age 55 years or older at the time of separation. Qualified withdrawals are taxed as ordinary income. There is a 10% penalty for early withdrawal.
- Contact the 403(b)/(b)(7) vendor directly to initiate a withdrawal of funds. See the list of approved vendors for contact information, <http://www.bcps.org/offices/benefits/pdf/403b/403b-Companies.pdf>.

457 (B) (THROUGH NATIONWIDE):

ROLLOVER OF FUNDS

- Employees may roll over their funds into a qualifying plan (e.g., 401k, traditional IRA, et al.) Contact Nationwide at 443-417-4302 to initiate a rollover of funds.

LEAVE FUNDS IN ACCOUNT

- Funds can be left in employees account (employee does not have to select a pay-out date upon separation of employment). Employee cannot continue to contribute to the account after you have left BCPS.

BALTIMORE COUNTY PUBLIC SCHOOLS

WITHDRAWAL OF FUNDS

- Funds may be withdrawn, regardless of age. Qualified withdrawals are taxed as ordinary income. Contact Nationwide at 443-417-4302 to initiate a withdrawal of funds.



CONTACT INFORMATION FOR QUESTIONS AND ADDITIONAL INFORMATION

- For more information about these plans, refer to our guide, Consider the Benefits, <http://www.bcps.org/offices/benefits/pdf/403b/Consider-The-Benefits.pdf>.

BALTIMORE COUNTY PUBLIC SCHOOLS

PAYROLL PROCESSES

FINAL PAYCHECK

- The final paycheck is processed on employees next scheduled pay date and issued through the same process as their previous checks (i.e., direct deposit). While some employee groups are paid to date (TABCO, CASE, OPE), others (AFSCME, ESPBC, and miscellaneous hourly employees) are two weeks in arrears, which means the pay occurs two weeks after the hours have been worked by the employee.
- Access to Employee Self-Service (ESS) will still be available for viewing information regarding deductions, leave balances, etc.

VACATION TIME PAYOUT

- The balance of an eligible employee's accrued vacation will be paid upon separation from the Baltimore County Public Schools in a separate payment.
- The leave balance, as it appears in the Employee Self-Service (ESS), will be verified before payment is made since the reporting of leave may occur after a final paycheck is issued.
- Final payment for unused leave will be disbursed within approximately four weeks after employees effective resignation date through the same process as their previous checks (i.e., direct deposit).
- Failure to notify the Office of Payroll of a change in direct deposit accounts may result in funds being sent to the wrong bank and/or account and a subsequent delay in access to their final payment.

COMPENSABLE NON-DUTY WORK DAYS (CNWD) (TABCO-ELIGIBLE EMPLOYEES)

- The balance of an eligible employee's accrued vacation or Compensable Non-duty Week Days (CNDWD) leave (if applicable) will be paid upon separation from the Baltimore County Public Schools in a separate payment. The payment is issued through the same process as employees' previous checks (i.e., direct deposit).

SICK LEAVE

- Accrued and unused sick time is not paid out to employees leaving the system.
- For individuals resigning for the purpose of retirement, unused sick leave may be applied toward the creditable service used to calculate their pension in accordance with applicable regulation/policies of the appropriate retirement system.

BALTIMORE COUNTY PUBLIC SCHOOLS

ADDRESS UPDATES

- Employees are expected to provide the Office of Payroll (*see Payroll Contact Information section*) any address updates after separation from service. See address change form in appendix.
- Employees' address will be updated to assure proper delivery of W-2 form.



EMPLOYEE SELF-SERVICE (ESS)

Employees may use their current login and password to access their ESS Compensation and Time and Attendance records for 90 days after their effective date of resignation. After that time, employees' BCPS Intranet access to their ESS account and these records will be terminated.



PAYROLL CONTACT INFORMATION FOR QUESTIONS AND ADDITIONAL INFORMATION

Questions concerning final payments can be directed to:

OFFICE OF PAYROLL, BUILDING E

6901 CHARLES STREET

TOWSON MD 21204-3711

PHONE: (443) 809-4240

FAX: (410) 887-7610