



PERSONNEL: Compensation, Benefits, and Retirement

Retirement

I. Purpose

To establish guidelines for: (1) advising employees of the pension system for which they qualify, (2) providing employees with enrollment documentation, and (3) processing resignations for the purpose of retirement.

II. Definitions

- A. *Creditable Service* – The service credit of a member that is recognized for computing a pension plan benefit at the time of retirement.
- B. *Employees’ Retirement System of Baltimore County (ERS)* – a pension plan administered by Baltimore County Government and that provides retirement, disability retirement, and death benefits for its members.
- C. *Maryland State Retirement and Pension Systems (MSRPS)* – a pension plan administered by the Maryland State Retirement agency and that provides retirement, disability retirement, and death benefits for its members.
- D. *Member* – an employee included in the membership of a retirement pension plan.
- E. *Retiree* – an employee who has separated employment with the Board and receives a pension allowance from one of the Board’s pension plans.

III. Eligibility

- A. Regular employees may be eligible to participate in one of the offered pension plans dependent upon the requirements of the plans, the employee’s job classification, and the date of employment.
- B. Temporary employees, independent contractors, and consultants are not eligible to participate in a pension plan.

IV. Pension Plans

- A. Maryland State Retirement and Pension System (MSRPS)
 - 1. All regular employees of Baltimore County Public Schools (BCPS) in positions determined to be eligible by the state retirement and pension system and who are expected to work 500 or more regular hours in a fiscal year are required, as a condition of employment, to participate in the MSRPS.
 - 2. MSRPS administers all benefits provided under the pension plan and will determine creditable service of its members.

- B. Employees' Retirement System of Baltimore County (ERS)
 - 1. All regular employees who are not in eligible job classifications for membership in MSRPS may apply for membership in ERS.
 - 2. A physical examination conducted by a Baltimore County government-approved ERS vendor is required.
 - a. The BCPS pre-employment physical required pursuant to Superintendent's Rule 4006 may be used for ERS physical examination when membership is elected upon hire.
 - 3. Failure to apply for membership in ERS within 60 days of hire will result in permanent forfeiture of the right to enroll for this benefit.
 - 4. ERS membership eligibility is determined by the Baltimore County code.
 - 5. ERS administers all benefits provided under the pension plan and will determine creditable service of its members.
 - 6. ERS requires that an employee render honorable and faithful service while a member of the retirement system. BCPS will provide notice to ERS of any disciplinary or other action that resulted in the employee's separation from employment.

- C. Pension Plan Membership after Hire
 - 1. When an employee who is a member of MSRPS accepts a new position with BCPS that is ineligible for membership under Maryland law, he/she may maintain membership in MSRPS if he/she so chooses.
 - 2. When an employee who is a member of ERS accepts a new position in BCPS that is eligible for membership in MSRPS, the employee is required to withdraw from ERS and enroll in the MSRPS.

V. Pension System Enrollment Processing

- A. The Department of Human Resources is responsible for advising employees at the time of hire of the pension system for which they qualify and for providing the employee with the appropriate application documentation.
- B. Employees who are eligible for MSRPS membership shall:
 - 1. Complete enrollment forms at the time of hire or when transferring into an eligible position and provide proof of date of birth.
 - 2. Failure of the employee to submit required documentation for MSRPS membership may result in the assessment of a fine to BCPS. Any fine assessed by MSRPS due to the employee's failure to timely submit application documentation will be the sole responsibility of the employee and will be deducted from the employee's paycheck.
- C. Employees eligible for ERS membership shall submit an ERS membership application form or a non-election form at the time of hire or when transferring into an eligible position.

VI. Retirement Processing

- A. An Employee who has fulfilled the requirements for retirement as specified by the appropriate pension plan shall resign from BCPS with reason for resignation noted as retirement.
- B. An employee shall complete the resignation form and exit process for the school system in addition to any requirements for the appropriate pension system.
 - 1. The supervisor will sign the resignation form and forward it to the Department of Human Resources.
 - 2. Employees eligible for ERS retirement shall notify ERS of their intent to retire and complete the application process within the time frame provided by ERS.

VII. Continuation of Benefits

- A. Retiree benefits subsidies are based on BCPS service credit years.

- B. Retirees are eligible for continuation of health, life, and, if applicable, cancer insurance benefits provided that they are eligible for benefits at the time of retirement.
- C. The retiree must apply to the Board for continuation of benefits.

Legal References: *Annotated Code of Maryland*, Education Article §6-201, *Appointment, tenure, and qualifications*
Annotated Code of Maryland, State Personnel and Pensions Article, Title 21, *State retirement and pension system*
Annotated Code of Maryland, State Personnel and Pensions Article, Title 22, *Employees' and teachers' retirement systems*
Annotated Code of Maryland, State Personnel and Pensions Article, Title 23, *Employees' and teachers' pension systems*
COMAR Title 22, State Retirement and Pension System
Baltimore County Code, Article 5, Title 1, *Employees retirement system*

Related Policies: Board of Education Policy 4006, *Medical Evaluations*
Board of Education Policy 4201, *Employee Insurance Benefits*

Rule

Superintendents of Schools

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