



MARYLAND
STATE RETIREMENT
and PENSION SYSTEM

Employer Guide *for* Retirement Coordinators

**A Resource for Employers
Helping Members**

410-625-5555 1-800-492-5909

www.sra.maryland.gov

Maryland State Retirement Agency

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Dear Retirement Coordinator:

Thank you for your commitment to the members of the Maryland State Retirement and Pension System.

I am pleased to present the revised edition of the Employer Guide for Retirement Coordinators.

Whether you're a seasoned coordinator or a newcomer, this reference guide was designed to equip you for your important role as a retirement coordinator. It provides information to help you answer basic member questions, comply with agency procedures and file required forms.

We appreciate your service on behalf of the Maryland State Retirement Agency (MSRA). We understand you have numerous duties beyond retirement support.

You are not alone! We are here to support you. Please call our staff if you need clarification of the material covered in this book or any other retirement matter.

I admire your dedication and appreciate your commitment. I hope this guide makes your job easier.

Respectfully,

A handwritten signature in black ink, appearing to read "Karen P. Simpson". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Karen P. Simpson, M.A., CPLP
Education and Training Manager

If there are questions of interpretation, the provisions of Division II and III of the State Personnel and Pension Article of the Annotated Code of Maryland and Code of Maryland Annotated Regulations (COMAR) takes precedence in resolving questions regarding the policies and benefits of the Maryland State Retirement and Pension System.

How to Use this Resource Guide

When a coordinator wants a brief overview of the State Retirement System and their role as a retirement coordinator...

Turn to the first section, “I. Before You Begin.” Coordinators will also find important Maryland State Retirement Agency (MSRA) phone numbers, what assistance our Member Services Division can provide; instructions on dealing with member inquiries, and information about confidentiality of member information.

When an employee needs a brief answer to a question or, coordinators need general instructions on how to guide an employee through enrollment, purchasing service or applying for disability...

Go to section, “II. At a Glance” for checklists, filing deadlines and a description of the proper forms and procedures to follow for enrolling new members, making beneficiary changes, claiming credit, purchasing service, refunds, applying for disability allowance, contributions, service retirement, death benefits, and DROP participation. In this section coordinators will find plan summaries of major retirement benefits by system. Agency codes are listed at the end of the section for handy reference.

When coordinators need specific instructions on how to properly complete retirement agency forms...

Section “III. Forms” contains detailed instructions on how to complete essential retirement agency forms. Special tips and reminders on when to include supporting documents such as an unexpired driver’s license or birth certificate are also included.

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I. Before You Begin

A. The Maryland State Retirement Agency

The Maryland State Retirement System was created by the Maryland General Assembly in 1927 to provide retirement benefits to teachers employed by the State of Maryland. Today, the Maryland State Retirement and Pension System (MSRPS) administers retirement, disability, and survivor benefits to State employees, teachers, law enforcement officers, legislators, judges, as well as local government employees whose employers participate in the System. The System is an employer sponsored defined benefit plan defined by law and based on a formula using salary history and duration of employment. The System currently provides monthly allowances to more than 172,000 retirees and beneficiaries and is an essential element of the future financial security for over 194,000 active participating members and over 47,000 inactive deferred vested members.

System Administration

The Maryland State Retirement Agency (MSRA) administers the Maryland State Retirement and Pension System. The Board of Trustees oversees investments and formulates System policies.

The Member Services Unit

The Member Services Unit provides benefit counseling and member communications. Retirement benefit specialists assist members in understanding their retirement benefits via mySRPS, phones, one-on-one counseling, correspondence and seminars. Specialists are able to help our members understand their benefits and option selections for all retirement and pension systems, types of retirement and survivor benefits. Specialists provide mySRPS support, can explain a member's annual Personal Statement of Benefits (PSB), confirm information on file such as enrollment date, address, service credit and retirement eligibility, and explain a recent estimate or service credit purchase invoice. Member Services handles disability claims.

The Member Services Unit is the main contact for member and retiree matters. **Coordinators can reach us through the secure Employer Portal which is the preferred method of sending forms, secure messages and other documents.**

B. MSRPS Employers

The Maryland State Retirement and Pension System is a Statewide network of nearly 700 State agency and participating employer partners.

Each employer designates liaisons between the employer and the Maryland State Retirement Agency to report payroll, pay invoices, execute forms and documents on behalf of their appointing authority, provide requested information related to the employment status of employees, and receive information from the retirement records of employees under the jurisdiction of the appointing authority, to the extent that such information is required by the appointing authority.

Employer Portal

The Employer Portal is our secure online application maintained by the Retirement Agency for employers to manage portal users, enroll members, report payroll information, make contributions, send secure message, and upload documents. Employer Portal Link: <https://employerportal.sra.maryland.gov>

Each employer has designated two administrators which are responsible for maintaining users.

More information on using our secure website is available to authorized users online and by request. If you need additional assistance, please contact SRA at the Employer Portal hotline number 410-625-5531.

C. Retirement Coordinator and MSRPS

Retirement Coordinator

A retirement coordinator is an employee designated by an employer portal administrator to serve as a liaison between the employer and the Maryland State Retirement Agency. They are not employees or agents of the Maryland State Retirement Agency, and therefore are not authorized to provide specific benefit information.

Designated retirement coordinators sign retirement forms verifying member information such as work history, salary and unused sick leave balances submitted to MSRA.

Retirement Coordinator Responsibilities

Coordinators have responsibilities to their employer, the retirement agency and our members.

Retirement Coordinator Meetings

Coordinators attend the MSRA annual retirement coordinators' meeting in June to keep up to date about legislation, retirement forms, policies, procedures and their role as a retirement coordinator. Meetings are held by webinar.

Retirement Coordinator Certification

The retirement agency requires all new retirement coordinators to become certified within the first three months of being designated by any participating agency; and designated coordinators previously certified to be recertified every three years. The purpose of certification is to ensure all members are receiving the same help and assistance regardless of where they work.

The online certification evaluation is an open-book certification assessment. Coordinators are registered for the evaluation by the retirement agency. Coordinators may use any MSRA materials including this Guide, our website, forms and system pamphlets.

Retirement Coordinator Training Webinars

The retirement agency hosts retirement coordinator training webinars about specific retirement coordinator responsibilities.

Employer Verification

Designated retirement coordinator's prime responsibility is to assist members in the completion and submission of retirement forms. Coordinators sign retirement forms verifying member information such as work history, salary and unused sick leave balances submitted to MSRA. Coordinators carefully review all forms and supporting documents before submitting them to MSRA; notarize forms when necessary; include the coordinator's contact information on all documents; and upload forms to MSRA Employer Portal in a timely manner.

Member Support

Retirement coordinators are an important link in the MSRPS communication chain. Coordinators provide members with MSRPS literature about retirement benefits and the proper retirement forms; and inform members of filing deadlines to enroll, purchase or transfer service credit, retire, or update a member's retirement account. Coordinators play an important role in disseminating information, such as our quarterly newsletter, to employees.

Retirement Coordinator Limitations

Retirement coordinators are not employees or agents of the Maryland State Retirement Agency. Coordinators are not authorized to counsel members or provide them with specific retirement benefit or account information. This guide is designed to help coordinators to know when to call or direct members to contact MSRA for assistance.

Coordinator Support

We regularly communicate with coordinators by e-mail, in writing, by phone, webinar and in person, to keep them informed and able to respond to member needs. Coordinators are also registered by MSRA for the online MSRA Resource Center. The Resource Center provides on-line registration, informational videos and is a communication resource for all employer designated retirement coordinators.

D. Policies to Guide Coordinators

Member Queries

Laws and procedures governing the pension plans are very complex. **Retirement Coordinators are not employees or agents of the Maryland State Retirement Agency (MSRA); and are not authorized to provide specific benefit information.** Please direct members and retirees to call the retirement agency when they have specific questions or need assistance with retirement benefit matters.

Employer Portal

The [secure Employer Portal](#) is the preferred method of sending forms, secure messages and other documents.

Important Agency Contact Information

MSRA

Team/Forms	Phone	Email
Customer Service	410-625-5555 Toll-free 1-800-492-5909 TDD/TYY 410-625-5535	sra@sra.state.md.us
Disability-Terminal	410-625-5594	disability@sra.state.md.us
Death Benefits	410-659-8400	DeathBenefits@sra.state.md.us
DROP	410-625-5687	mhampton@sra.state.md.us
Enrollment/Transfers/ LOA / Beneficiary Forms	410-625-5697	Use Employer Portal
Payroll	410-659-8410	payrollrecteam@sra.state.md.us
Purchases/Military/ Certification of Service/ Transfers		msrapurchasegroup@sra.state.md.us
Refunds	410-659-8400	refundsendbacks@sra.state.md.us
Retirement Applications/Estimates/ Unused Sick Leave		RetirementProcessing@sra.state.md.us

Resource Center

<https://training.sra.maryland.gov/>

Member Privileges

This book is a guide for retirement coordinators to assist members. It is not designed to answer every question. As noted above, members and coordinators should call the retirement agency when they have questions or need assistance with specific benefit matters.

If a member disagrees with information concerning his or her account or entitlement to benefits, they may submit a written request for reconsideration. If they are still dissatisfied after reconsideration, the Board of Trustees may grant the individual an administrative hearing.

Any request for an appeal must be filed in writing to the executive director of the Maryland State Retirement Agency. Time limits apply. Please contact a benefits specialist for additional information.

Confidentiality

Under Maryland's Public Information Act, all information in a member's retirement account is confidential. The retirement agency can only disclose information to the member who holds the account. Authorization to release information to a third party must be furnished in writing by the member. There are exceptions to this rule including (but not limited to):

- The member's employer.
- After the death of the member, the member's beneficiary, personal representative, or other person who has a valid claim to the member's benefits.
- If a court orders the release of information, the retirement agency must comply.

As an employer's designee, coordinators have the authority to release confidential information to the retirement agency, to execute retirement forms and other documents on behalf of their employer, provide the retirement agency with requested information regarding the employment status of employees, and to receive retirement account information necessary to assist members.

To protect member confidentiality, employers must remove coordinators no longer designated to receive information. Administrators remove coordinators by deleting their Employer Portal accounts and ending their access to the Employer Portal.

Confidentiality Limitations: The exceptions do not permit MSRA to release retirement allowance amount, estimates or medical diagnosis from medical files to retirement coordinators without the written consent of the employee.

If there are questions of interpretation, the provisions of Division II and III of the State Personnel and Pension Article of the Annotated Code of Maryland and Code of Maryland Annotated Regulations (COMAR) takes precedence in resolving questions regarding the policies and benefits of the Maryland State Retirement and Pension System.

II. At A Glance

RETIREMENT FORMS

MSRA Website Forms may be printed or downloaded from website sra.maryland.gov

Forms are frequently updated. Print forms from the MSRA website for the most up-to-date form.

DOCUMENT FILING CHECKLIST

Retirement coordinators assist members in the completion and submission of forms to the State Retirement office. Below are some general guidelines for filing forms.

- Carefully Review the Completed Form:** Incomplete or inaccurate information will delay processing. It is essential that coordinators carefully review each form prior to submitting it to our office.
 - Full legal name including middle initial
 - Social Security Number on all forms and documents
 - Member signed and dated form
 - Complete beneficiary information- name, address, SSN
 - Accurate salary information
 - Date of Birth
 - Current address
 - Coordinator printed name on form
 - Coordinator signed and dated form
 - Coordinator direct phone number
- Be Aware of Filing Deadlines:** Forms must be received by the retirement agency to meet filing deadlines. Late forms could either delay processing, payment or disqualify a member from obtaining the benefit. If not sure about a deadline, confirm it with our office.
- Notarize When Necessary:** A number of forms require notarization. Incomplete or improper notarization may STOP processing. Forms may be signed by Secretary of State approved remote notaries. Please refer members to the Secretary of State website for a list of [approved remote notaries](#). A Notary Public acknowledges the identity of the person signing the form, not the accuracy of the document. The document is legally binding if
 - The notary acknowledges the complete and signed form;
 - The notary seal is visible – lightly shade with pencil the raised seal to scan and upload to portal;
 - the notary filled in name of person signing the form, the notary's title of office (notary public), and
 - There are NO cross-outs or changes.

The notary and retirement coordinator may be the same person. The notary does not have to actually witness the person signing the form. The date the person signed the form must be the same or *before* the date the notary signs the notary section.
- Supporting Documents:** Supporting documents must be readable and include member's name and social security number
- Send Related Forms Together**
- Immediately Upload Forms to MSRA Employer Portal:** Benefits are paid in accordance with forms on file with the retirement agency; not the employer. Send all forms to the retirement agency. Do not delay submission. **The secure [Employer Portal](#) is the preferred method of sending forms, secure messages and other documents.**

ENROLLMENT PACKET

Coordinators provide the following forms and documents to new employees prior to or when employment commences:

- Welcome to the...System Pamphlet
- Application for Membership
 - Form 1 Employees, Teachers, Corrections, LEOPS, State Police
 - Form 2 Legislative
 - Form 3 Judges
- Designation of Beneficiary* ([May use mySRPS to designate beneficiaries – No notary necessary](#))
 - Form 4 Employees, Teachers, Corrections, LEOPS, State Police*
 - Form 4.1 Judges*
 - Form 55 Legislative*

[Members may designate or change a new beneficiary electronically through mySRPS secure portal. No notary needed.](#)

- MSRA Verification of Birth date – see ENROLLING NEW MEMBERS for acceptable ‘Proof of Birth’ documents
- Teacher’s only* - Signed Position Description

Coordinators at Higher Education institutions provide the following forms and documents to eligible Higher Education Teachers and Employees to elect to participate in the Optional Retirement Plan(ORP):

- Form 60 Election Not to Participate in the Teachers/Employees System by Faculty or Administrative Officers of Institutions of Higher Learning
- Optional Retirement Plan Contract
- Community Colleges- Certification of Professional Position for Optional Retirement Program

Coordinators of elected and appointed officials elected or hired on or after 7/1/2015 provide the following form and questionnaire to individuals electing not to participate in the Employees’ Pension System:

- Form 60.15 Election Not to Participate – Appointed and Elected Officials

* must be notarized

Enrollment forms, documents and questions must be sent through the secure [Employer Portal](#).

ENROLLING NEW MEMBERS

FORMS & FUNCTIONS

All of the following forms and documents are to be submitted together to the retirement agency:

New enrollment forms are required when membership begins in a different plan or system. **Enrollment forms, documents and questions must be sent through the secure [Employer Portal](#).**

Dual Enrollment: Members who work for multiple employers and/or in positions eligible for membership in different MSRPS. All employers must report hours and contributions for all positions in all eligible systems. Members must complete Membership forms for all employers and each MSRPS system.

Eligible members not properly enrolled are not entitled to benefits.

Application for Membership – Provides basic personal information necessary to establish account.

- **Form 1** Employees, Teachers, Correctional Officers, LEOPS, State Police
- **Form 2** Legislative
- **Form 3** Judges

CORS positions: §25-201

Eligible Teachers' positions COMAR 22.04.03, *Public School (02)*, *Board of Education (03)*, *University or State College (04)*, *Community College (05)* *Public Library (06)*.

Designation of Beneficiaries – Names individuals, organizations, trust or estate to receive survivor benefits.

- **Form 4** Employees, Teachers, Correctional Officers, LEOPS, State Police
- **Form 4.1** Judges
- **Form 55** Legislative

Proof of Birth – Verifies member's age, a primary factor in determining eligibility for benefits.

Position Description

SPECIAL INSTRUCTIONS

Membership is mandatory for permanent (part/full time) employees budgeted to work at least 500 hours, not including overtime, in a fiscal year. Once enrolled, enrollment continues regardless of the number of hours worked.

Enrollment provides survivor, disability and other retirement benefits. Properly enrolled active members receive a Personal Statement of Benefits (PSB) in the Fall through [mySRPS](#).

Temporary, contractual, and emergency employees are not eligible for membership (§1-101, §13-101, COMAR 22.04.02.04). See glossary for definitions.

Requires retirement coordinator completion and signature.

Transfer: If member indicates membership in a different State or local retirement or pension system, review transfer provision on back of Form 1. See MSRPS TRANSFER CREDIT page 16

Optional Retirement Plan (ORP) eligible members', and appointed or elected officials' election not to participate in MSRPS is final, binding and irrevocable. See OPTIONAL RETIREMENT PLAN page 10.

Form must be notarized. See BENEFICIARY DESIGNATION page 9.

[Members may designate or change a new beneficiary electronically through mySRPS secure portal](#)

Birth Certificate or valid (unexpired): driver's license, U.S. passport, naturalization records, MD identification card, resident alien registration card

Teachers, LEOPS, PGU CORS member, and upon request by the Retirement Agency. *COMAR 22.01.12.02*

FILING DEADLINE: At commencement of member's employment. COMAR 22.01.12.01 requires members to be enrolled the 1st day of employment. See ADMINISTRATIVE FEES page 8.

Rehiring Retirees: Most retirees are not re-enrolled. Contact MSRA about Judges and Legislative retirees. MSRPS retirees and employers must notify the retirement agency in writing of date of reemployment, name of employer and anticipated earnings. **Maryland law § 23-407 (d) requires a minimum of 45 days between their retirement date and the date rehired by a MSRPS participating employer.** Questions? Call MSRA See REEMPLOYMENT page 30.

Teacher Rehire/Retire Program: The Board of Education assigns coordinators the responsibility of rehiring retirees for this program. The Board will be subject to a penalty for failure to submit certification for reemployed retirees. Contact Megan Myers at 410-625-5608 or mmyers@sra.state.md.us.

ENROLLMENT EXCEPTION REPORTS

Enrollment Exception Reports - MSRA provides retirement coordinators a list of employees who are not properly enrolled. These reports help employers avoid administrative fees.

Membership is mandatory. All employees must be properly enrolled when first employed or when membership begins in a different plan or system.

Enrollment provides members with survivor, disability and other retirement benefits. Properly enrolled active members receive a Personal Statement of Benefits (PSB) in the Fall.

Designation of beneficiaries authorizes the Maryland State Retirement Agency to pay death benefits to beneficiaries chosen by the member or retiree. Otherwise benefits are paid to their estate.

NOTE: Incomplete, improperly notarized or forms with errors will result in AE status.

See ENROLLING NEW MEMBERS and BENEFICIARY DESIGNATION

The Enrollment Exception Report is often referred to as an AE (Automatic Enrollment) report of members automatically enrolled upon the receipt of payroll data or contributions.

If a coordinator does not receive a listing, then everyone was properly enrolled at the time the report was generated.

Review previously submitted forms before contacting retirement agency.

If a coordinator received a report in error, immediately upload a copy of the AE report with a note to the secure employer portal

If a coordinator receives a listing, they have three weeks to:

1. **Review previously submitted forms to determine if they were properly completed**
2. Contact active employees on the AE report to submit properly completed forms to MSRA;
3. Indicate on the AE report the date properly completed forms were submitted for active employees or any other action taken;
4. Document employee termination date on AE report;
5. Questions? Contact the enrollments division supervisor at the phone number or e-mail printed on the report; and
6. Upload to Employer Portal AE report with notes and copies of all forms to the Maryland State Retirement Agency.

FILING DEADLINE: Three weeks after receiving AE report, notify MSRA of terminated AE employees or submit supporting documents to correct status of member's account. Employers must enroll all eligible employees hired before April 1st by June 30th of the same fiscal year to avoid administrative fees.

ADMINISTRATIVE FEE: MSRA shall impose \$100 per employee per year administrative fee on participating employers for eligible employees hired before April 1st, still on payroll June 1st and not properly enrolled by June 30th of the same fiscal year. Payment is due 30 days after invoice date (COMAR 22.01.12.03). There is no waiver of fees.

BENEFICIARY DESIGNATION

FORMS & FUNCTIONS

Designation of Beneficiaries –

- [mySRPS secure portal](#)
- **Form 4** Employees, Teachers, Correctional Officers, LEOPS, State Police
- **Form 4.1** Judges
- **Form 55** Legislative

Member or retiree designates individuals including minor children, other relatives, friends, estate, trustee or charitable organization to receive death benefits unless otherwise restricted by law.

Payments to minor children are paid to guardian.

Primary beneficiary (ies)-Survivor benefit will be equally distributed between primary designated beneficiaries.

Contingent beneficiary (ies) - Survivor benefits will be equally distributed between contingent beneficiaries only if all primary beneficiaries are deceased.

MILITARY DUTY IMPORTANT REMINDER:

Continued disability coverage is provided for our members called to military duty or training during membership, along with continued survivor benefit coverage for their beneficiaries (§38-102). If called to military duty or training during membership, member or coordinator should file a Form-46 Notification of Military Service Entry. See APPROVED LEAVE OF ABSENCE or MILITARY NOTIFICATION Advise member returning from military duty to submit Form-43 *Claim of Retirement Credit for Military Service* upon their return. See FORM for more information.

Spouse Law Death Benefit: A monthly lifetime benefit paid to the spouse of an Employees, Teachers or Correctional Officers member who was active on payroll or on an approved leave of absence, was eligible to retire at time of death or met spouse law age/service requirements prior to death.

SPECIAL INSTRUCTIONS

Form must be notarized. Must provide complete address for each individual listed on form.

[Member may designate or change a new beneficiary electronically through mySRPS secure portal](#)

Updates: Members may change their designations at any time without coordinator assistance.

Coordinators should periodically remind members to update their beneficiaries, when:

- Family composition changes- marriage, birth, adoption, divorce, death...
- Returning after a leave of absence
- Changing health insurance coverage
- Military deployment
- Retirement

Retirement: Prior designations of beneficiaries do not carry forward from a member account to a retirement benefit. Retiring members must designate beneficiary(ies) on the retirement application, or by submitting a new Beneficiary Form with their retirement application if they are designating more than one beneficiary.

At retirement, complete Beneficiary Form ONLY if selecting basic payment allowance or optional payment allowances 1 or 4 to designate multiple beneficiaries. Retirees submit Form 4 directly to MSRA to update beneficiaries. IMPORTANT: If retired under OPTION 2, 3, 5 or 6, designate sole beneficiary on the retirement application. Retiree must complete a Form 66 to initiate a beneficiary change.

If retiree applicant chooses the Basic allowance and names more than one (1) beneficiary, advise applicant to consider Option 1 or 4 which may provide a larger lump sum payment to listed beneficiaries. Advise member to contact a SRA retirement specialist to discuss payment allowance options.

FILING DEADLINE: Must be received at the retirement agency before the death of the member or retiree. Notary seal must be clearly visible.

OPTIONAL RETIREMENT PLAN

Eligible institutions include: University System of Maryland, Morgan State University, St. Mary's College of Maryland, Community Colleges, and the Maryland Higher Education Commission.

IMPORTANT: An employee must make their election to join the Optional Retirement Program no later than the commencement of their employment. An employee who signs the form even one day after the start of their employment will be denied their election and must instead be enrolled and reported as a member of the Pension System.

FORMS & FUNCTIONS	SPECIAL INSTRUCTIONS
<p>Form 60 Election Not to Participate - Institutions of Higher Learning-Member signs the form to elect <i>not</i> to participate in the MSRPS, to waive all rights to MSRPS benefits and to acknowledge that their election is final and irrevocable.</p> <p>Coordinator certifies professional classification and eligibility for option.</p> <p>Optional Retirement Plan Contract- Indicates member's optional retirement plan.</p> <p>Community Colleges: Certification of Professional Position for Optional Retirement Program - College president certifies position to be a professional position eligible to elect ORP participation. Must be signed by college president.</p> <p><u>MSRPS Contributions</u>: Contributions made in error after ORP enrollment <u>must</u> be refunded to the member by the employer.</p>	<p>Must be notarized.</p> <p>Membership in MSRPS is mandatory unless an eligible employee selects the Optional Retirement Plan (ORP) at commencement of employment (Title 30).</p> <p><u>Eligible Members</u>: Members are eligible based on where they work and the nature of their classifications. Only individuals in ORP eligible positions that have <i>never</i> been a <u>MSRPS member</u> as an employee of State or ORP employing institution may have an election to join prior to commencement of employment.</p> <p><u>Option Selection</u>: Eligible employees must elect to join the ORP at commencement of employment.</p> <p><u>CAUTION</u>: Once an eligible employee selects ORP, they <u>cannot</u> change their election to enroll in MSRPS.</p> <p>The option to participate in an alternate retirement plan is <i>final, binding and irrevocable</i> as long as the individual is an employee in an ORP eligible position of an institution of higher learning which permits such an option.</p>

FILING DEADLINE: Must elect to join at commencement of employment.

OPTIONAL MEMBERSHIP – Appointed and Elected Officials

Membership is optional for certain officials elected and appointed for a fixed term if they were elected or hired on or after July 1, 2015 as set forth in Section 23-204, State Personnel and Pension Article, Annotated Code of Maryland. These individuals must elect to participate in the Employees' Pension System on or before their effective date of participation. To elect not to participate, the elected or appointed official must complete the following form:

Form 60.15 Election Not to Participate- Fixed Term Elected or Appointed Official

Their decision is a one-time irrevocable decision.

TERMINATING EMPLOYMENT CHECKLIST

Coordinators should encourage members to view videos on MSRA website and discuss the following points with MSPRS members leaving employment:

- Membership in the MSRPS ends if the member:
 - Is separated from employment for more than four years (Teachers' Retirement Plan 5 years)
 - Withdraws his or her accumulated contributions, if any
 - Retires
 - Dies
- Vested- refers to the right of a member separated from MSRPS employment to a future retirement benefit payable at plan's normal retirement age for the years and service earned before termination. MSRPS members enrolled prior to 7/1/11 are vested after accumulating at least 5 years of eligibility service. Members enrolled on or after 7/1/11 are vested after accumulating at least 10 years of eligibility service.
 - To determine if they are vested, encourage members (enrolled before 7/1/11) with over 3 years of creditable service or members (enrolled after 7/1/2011) with over 8 years of creditable service to contact MSRA before they withdraw their accumulated contributions.
 - Advise vested members terminating employment to keep their name, address and beneficiary information updated with the retirement agency.
- Are they eligible to retire? Retirement eligibility for all systems may be found in system PLAN SUMMARIES.
 - Members at normal retirement age or older terminating employment, will not get a greater benefit if they delay retirement.
 - If a member terminates employment when they are 72 years of age or older, per IRS regulations, retirement is mandatory. Active members on payroll do not have to retire at 72 years of age.
- Disability: If eligible, member has up to 4 years (Teachers' Retirement Plan 5 years) after paid employment ends to apply a claim for ordinary or accidental disability benefits if they did not withdraw their contributions. Accidental claim must be based on an accident occurring within the past five (5) years of the claim (EXCEPT State Police Retirement System, Correctional Officers' Retirement System or LEOPS Members).

Non-vested members, not of retirement age , who separate from employment , who are not eligible for a future retirement benefit and are not intending to return to employment with a participating employer , should complete a Form 5 packet to withdraw or transfer their contributions.

Coordinators provide the Application for Withdrawal of Accumulated Contributions Package to non-vested members terminating employment. The withdrawal package includes:

- Form 5 Withdrawal of Accumulated Contributions- *must be notarized*
- Form 193 Trustee to Trustee Distribution form (only if they are rolling over their contributions)
- Special Tax Notice Regarding Plan Payments
- MSRPS Plan Benefit Summaries

An individual who withdraws his or her accumulated contributions and interest, forfeits all service credit and the right to a future benefit. Withdrawing contributions ends an approved leave of absence and processing of disability claim. Contributions stop earning interest after membership ends.

VESTED RETIREMENT BENEFIT

Vested – A member, separated from MSRPS employment, has a right to a future retirement benefit payable at normal retirement age for the years and service earned before termination. The minimum years of service required to be vested:

- 5 years enrolled prior to 7/1/11;
- 10 years after 7/1/2011.

At normal retirement age, former member completes the service or early retirement forms to receive a benefit.

Member is responsible for informing retirement agency of any subsequent address changes to ensure delivery of benefits when they are due.

Coordinator section is not needed to collect a vested benefit. Unused sick leave is not included in a vested benefit.

If the member was not eligible for service retirement, the retirement date will be the first of the month after the vested member reaches normal retirement age. COMAR 22.01.14.03

UPDATING MEMBER INFORMATION

Accurate reporting of the home address is important because it is used for mySRPS registration letters, and to contact inactive members

Address or Name Changes

Active members: Address or name changes are made through regular payroll data submissions.

Inactive members (i.e. not on payroll) must notify MSRA in writing of address or name changes. For name changes, include a copy of marriage certificate or court order. Member's social security number or member identification number should be included on any change of address or name correspondence.

INACTIVE MEMBERS

Inactive notices are sent to members whose payroll data is incomplete or has not been received by the SRA.

Employer Reporting Errors: Employers are responsible for determining the cause when an actively employed member receives an inactive letter by reviewing payroll records and enrollment forms.

There are numerous administrative errors that may occur causing a member not to be active in our System such as :

- No payroll information is being reported to the retirement agency,
- Payroll is being reported under the wrong social security number, or
- Enrollment forms were submitted under the wrong social security number.
- **STATE AGENCIES:** Check Workday - Maryland Statewide Personnel System.

MILITARY DUTY IMPORTANT REMINDER: Continued disability coverage is provided for our members called to military duty or training during membership, along with continued survivor benefit coverage for their beneficiaries (§38-102). If called to military duty or training during membership, member or coordinator should file a Form-46 Qualified Leave of Absence Request or Notification of Military Service Entry. See APPROVED LEAVE OF ABSENCE or MILITARY NOTIFICATION on page 19

REFUNDS

FORMS & FUNCTIONS

SPECIAL INSTRUCTIONS

Form-5 Application for Withdrawal of Accumulated Contributions – Member or former member terminated from employment completes form to withdrawal or transfer employee accumulated contributions and interest.

Applicant may not be employed by the State or any participating employer to withdraw accumulated contributions.

Contributions reported in error to MSRPS must be refunded to the member by the employer.

The Withdrawal Package includes Form 5 Withdrawal of Accumulated Contributions- *must be notarized*; Form 193 Trustee to Trustee Distribution form (only if they are rolling over their contributions); Special Tax Notice Regarding Plan Payments; and MSRPS Plan Benefit Summaries.

Must be notarized. Must be signed by the retirement coordinator unless the individual has been off payroll more than six months.

Ensure the resignation/termination date is accurate.

Advise members that they forfeit all future benefits, including disability benefits when they withdraw contributions.

Withdraw of contributions terminates any approved leave of absence period.

Form-742 Application for Withdrawal of Voluntary Funds-Withdrawal of voluntary contributions with interest.

Must be notarized. Voluntary funds can be withdrawn only at the time of retirement, termination or death. If applicable, MSRA will notify member they are eligible for a refund and send the form directly to the member.

Form-744 Election of Disposition of Voluntary Funds

If applicable, MSRA will send the form directly to the member.

FILING DEADLINE: Refund may take up to 30 days to process after all expected contributions are received. Applications may not be processed during the month of July.

Returned refund checks take 45-60 days to re-credit and reprocess.

SERVICE CREDIT PACKET

The following forms and documents are provided to members by coordinators to assist members in transferring service credit from another system or plan, claiming credit for military service, purchasing service or making corrections through payroll adjustments.

Advise members to contact MSRA to review their account and discuss service credit.

To transfer service credit between MSRPS systems and plans.

- Form 37 Request to Transfer Service
- Form 37.37 Election to Combine Employees and Teachers Pension System Service

To transfer credit from an eligible non-participating employer:

- Form 37.26 Request to Transfer Service from Local Retirement or Pension System to MSRPS

To redeposit withdrawn state funds, purchase service credit not already in their account or purchase credit for an approved leave of absence: msrapurchasegroup@sra.state.md.us

- Form 26 Request to Purchase Previous Service

To claim military service prior to or during membership:

- Military Service Guide
- Form 43 Claim of Retirement Credit for Military Service

To request MSRA approval of an employer approved leave of absence or notify MSRA of entry into military service:

- Form 46 Qualified Leave of Absence Request or Notification of Military Service Entry

Payroll Adjustments:

State employers coordinate payroll adjustments with Central Payroll

PGU employers' payroll staff or coordinators use the [Employer Portal](#) to adjust payroll data previously submitted, such as salary, hours worked and/or contributions:

The secure [Employer Portal](#) is the preferred method of sending forms, secure messages and other documents. Contact: payrollrecteam@sra.state.md.us

SERVICE CREDIT TYPES

Creditable Service: Service credit for each day worked and required contribution received. Credit used in the calculation of the allowance that determines the dollar amount of the member's benefit.

Eligibility Service: Service credit that determines the member's eligibility for a benefit. *Pension Systems:* Members earn one (1) year of eligibility service during any fiscal year they work at least 500 regular hours, excluding overtime. *Retirement Systems:* Creditable and eligibility credit are the same

PAYROLL ADJUSTMENT

FORMS & FUNCTIONS

State Agencies: Must send a memo or letter to Central Payroll and MSRA to correct payroll, member contributions and employer subsidy. Please coordinate with Central Payroll and MSRA Payroll Division. Contact MSRA Payroll payrollrecteam@sra.state.md.us

Employer Portal- PGU employers' payroll staff or coordinators use the [Employer Portal adjustments](#) to adjust payroll data previously submitted, such as salary, hours worked and/or contributions.

Do not report excess contributions.

The secure [Employer Portal](#) is the preferred method of sending forms, secure messages and other documents.

SPECIAL INSTRUCTIONS

Begin payroll deductions and reporting hours for eligible employees as soon as they are hired. Do not wait for the *Application for Membership* (Form 001) to be completed before submitting payroll records to MSRA.

Contact MSRA Payroll Contact: payrollrecteam@sra.state.md.us *before* making any electronic retroactive changes to members' accounts.

Contact our Data Control Division with any questions or concerns related to retirement payroll reporting.

NOTE: Minimum standard hours for a full-time position cannot be less than 30 hours per week for a teacher or ten month employee or 35 hours per week for a 12 month employee.

FILING DEADLINE: Employer will either be billed or refunded employer subsidy. Payment for any missed member contributions can be made at *any time* during an employee's membership. However, interest is applied at the end of the each fiscal year. Contact: payrollrecteam@sra.state.md.us

CONTRIBUTION DEFICIENCIES

Missed contributions or payroll reporting errors may result in an account deficiency. A deficiency is the difference between the contribution amount received and the amount expected; plus interest.

Personal Statement of Benefits (PSB) - Contribution deficiency will show in the account balance section.

Member may send a copy of latest PSB or Notice of Cost with a check payable to Maryland State Retirement Agency.

or

Notice of Cost-Sent to member by MSRA if a transfer between systems causes a deficiency.

If latest statement is not available, ask member to write to retirement agency requesting a bill for the deficiency.

FILING DEADLINE: Member may pay their deficiency with interest at any time prior to retirement. If the deficiency is not paid before the member retires, the retirement allowance will be actuarially reduced to reflect the deficiency.

MSRPS TRANSFER CREDIT

TRANSFERRING CREDIT WITHIN MSRPS SYSTEMS

FORM 37 Request to Transfer Service – Transfers service credit between different MSRPS systems and plans.

New enrollment forms are required when membership begins in a different plan or system. See ENROLLING NEW MEMBERS on page 7

Form 37.37 Election to Combine within the Employees' or Teachers' Pension System – Combine prior Employees or Teachers' Pension System service credit into Reformed Pension System. (§23-303.1)

Advise members to contact MSRA to discuss transfer rules, options and plan differences such as benefit allowance, retirement eligibility, contribution rate, vesting and any other transfer factors.

Retirement coordinator at current job completes the bottom of the form.

Review the transfer provisions on the back of the Application for Membership (Form 1) with all members indicating prior MSRPS membership. Advise members to contact MSRA to discuss transfer rules/options.

Employee must go directly from one job to the next, without a break in service greater than 30 days in order to transfer credit (Title 37).

Special rules apply if there was a break in service between/within the Employees' and Teachers' Pension system (Title 23).

Additional employee contributions are due on transferred credit if the new system/plan required a higher employee contribution during the years to be transferred.

Members do not need to file a Form 37 if they will remain in the same system and plan.

FILING DEADLINE: Member must apply for the transfer of the credit within one year of state membership in new plan or system to receive credit. Special rules apply if there was a break in service. Election to Combine within the Employees' or Teachers' Pension System may be done one year after completing Form 37.37.

MUNICIPAL TRANSFER CREDIT

TRANSFERRING CREDIT FROM ANOTHER LOCAL GOVERNMENTAL RETIREMENT or PENSION SYSTEM TO MSRPS

Examples of eligible non-participating employers are: Baltimore City Government, Baltimore County Government, Anne Arundel County Government, and Montgomery County Government.

Form-37.26 Request to Transfer Service from Local System

1. Previous retirement system certifies municipal membership to be transferred.
2. Transfers service credit from a Maryland eligible non-participating municipal retirement system to the MSRPS system (Title 37).

Member forfeits any benefit from former municipal retirement system. Advise members to contact MSRA and former system to discuss transfer rules, options and plan differences such as benefit allowance, retirement eligibility, contribution rate, vesting and any other transfer factors.

Employee must go directly from one job to the next, without a break in service greater than 30 days, in order to transfer credit.

Additional employee contributions are due on transferred credit if the new system/plan required a higher employee contribution during the years to be transferred, or a deficiency will be on the members' account.

Out-of-state municipal or federal employment is not eligible for transfer but may be purchased at retirement at full cost.

FILING DEADLINE: Member must apply for the credit, and if applicable, the transfer of funds must occur within one year of state membership to receive credit. Otherwise, member must wait until retirement to purchase the service at full cost. msrapurchasegroup@sra.state.md.us

MILITARY CREDIT

Form-43 Claim of Retirement Credit for Military Service

– (Title 38). Provides retirement credit for up to five years of U.S. Military service before membership and up to 5 years credit if military service interrupts membership. Maximum 36 months for National Guard Service or U.S. armed forces reserves).

May not claim credit for military service eligible for any other pension system benefit (except disability payments).

Member may purchase at normal cost additional service credit for “war zone” military service.

The secure [Employer Portal](#) is the preferred method of sending forms, secure messages and other documents.

Application must include separation papers to verify entrance and discharge dates (DD 214 or equivalent).

- If duty interrupts membership, member must return to the system within one year of discharge and cannot accept other permanent employment in the interim.
- If duty precedes membership, must have 10 years of creditable service in the MSRPS system to claim military time.

NOTE: If called to military duty or training during membership, member or coordinator should file a Form-46 Qualified Leave of Absence Request or Notification of Military Service Entry. See APPROVED LEAVE OF ABSENCE or MILITARY NOTIFICATION on page 19.

Do NOT withhold contributions from differential pay.

FILING DEADLINE: Prior to termination of membership or retirement.

NORMAL COST SERVICE PURCHASE

NORMAL COST PURCHASES

FORMS & FUNCTIONS	SPECIAL INSTRUCTIONS
<p>Form-26 Request to Purchase Previous Service – Used by members of the Retirement System and Pension System to purchase past membership credit, usually for missed contributions such as a MSRA approved leave of absence, delayed enrollment or contributions previously withdrawn from MSRPS.</p>	<p>Must complete a separate form for each employer.</p> <p>Member pays missed contributions plus interest to-date of purchase.</p> <p>Member can <u>not</u> make a partial purchase.</p>
<p>FILING DEADLINE: May purchase credit at any time during membership or while on an SRA approved leave of absence, prior to termination of membership or retirement. Advise members to contact MSRA to discuss service purchase rules/options. The secure Employer Portal is the preferred method of sending forms, secure messages, and other documents.</p>	

FULL COST SERVICE PURCHASE

FULL COST PURCHASES (Retirement and Pension Systems)

FORMS & FUNCTIONS	SPECIAL INSTRUCTIONS
<p>Form-26 Request to Purchase Previous Service – Used upon retirement for purchases of creditable service including out-of-state, public, or non-public teaching; federal employment; and service with a non-participating municipality. For Retirement System members, it would also be used for the purchase of prior membership service.</p> <p>Member pays the cost to fund the benefit the additional purchased service will provide. Credit is not awarded unless payment is made.</p>	<p>Must complete a separate form for each employer.</p> <p>Forward the Form-26 to the appropriate employer to verify the employment period. Completed Form-26 is forwarded to the retirement agency by former employer.</p> <p>Service not verified cannot be purchased.</p> <p>May purchase a minimum of 1 month & a maximum of 10 years of service credit.</p>
<p>FILING DEADLINE: Purchases may be made only in the 12-month period preceding retirement. Purchase must be made while member is active on payroll or while on an SRA Approved Leave of Absence; prior to retirement.</p>	

APPROVED LEAVE OF ABSENCE or MILITARY NOTIFICATION

View Leave of Absence video on MSRA website.

Form-46 Qualified Leave of Absence Request or Notification of Military Service Entry

– Application for a qualifying employer approved leave of absence (LOA) for a maximum of two years provides survivor benefit coverage and the ability to purchase additional service credit while on an MSRA approved LOA (COMAR 22.05.01.03).

COMAR 22.05.01.02 defines the legally acceptable reasons for a MSRA qualifying leave of absence, such as:

- Member's personal illness
- Birth of a child or adoption (Maternity/Paternity)
- Career-related study

FMLA for a family member is not a MSRPS pension qualifying leave of absence.

Non-contributory members continue to earn service credit. Contributory members may purchase MSRA approved LOA time upon their return to work in the same system; before retirement; or if they do not return to work, within 60 days of LOA expiration (§22-303.1, 23-304.1, 24-304.1, 25-304.1, 26-306).

Notification of Military Service Entry

Notifies MSRA member has been called to military service.

Encourage all Employees', Teachers', Correctional Officers', State Police and LEOPS' members before beginning a leave without pay status for 30 days or more, who meet the qualifying types of leave to complete a Form 46.

Must be employer approved.

If member is unable, employer completes the Form 46 on behalf of the member. Employer must submit documentation confirming member is unable to complete form.

Intermittent Leave: Intermittent leave may *not* qualify as a leave of absence for purposes of retirement. A Leave of Absence Form 46 does *not* need to be completed for any month a member was paid by the employer for time worked.

Return to Work: Advise members to submit a *Request to Purchase Previous Service* (Form 26) upon returning to work in the same system from an approved leave of absence.

For more information view Leave of Absence video.

Advise military service member they or their beneficiary may be eligible during their absence for a disability or death benefit (§38-102). Advise member returning from military duty to submit Form-43 *Claim of Retirement Credit for Military Service* upon their return. See page 17 for more information.

FILING DEADLINE: Prior to unpaid leave of absence. MSRA Executive Director has limited authority to waive the filing period requirements.

PURCHASING CREDIT - QUALIFIED APPROVED LEAVE OF ABSENCE

Form-26 Request to Purchase Previous Service – (§23-304.1) Enables members to purchase approved leave time.

To be eligible to purchase time on leave, member must have filed Form-46 prior to beginning of leave. If leave period was prior to 1/1/74, no Form-46 was required.

Advise members to submit a *Request to Purchase Previous Service* (Form 26) upon returning to work from an approved leave of absence.

FILING DEADLINE: Prior to termination of membership or retirement. May purchase time within 60 days after the approved leave of absence term expires. The MSRA Executive Director may for good cause extend the period of time service credit may be purchased to allow the member to be eligible to file an ordinary disability retirement claim.

DISABILITY RETIREMENT PACKET

Coordinators provide the following documents or forms to members filing for ordinary, accidental or special disability benefits. Encourage members to view Disability videos on website.

Disability: Member is permanently and totally disabled from performing their job duties. Ordinary Disability: Must have 5 years of eligibility service. Accidental: No service minimum. Claim must be filed within 5 years of accident (Except State Police, CORS and LEOPS) NOTE: If the disability is not permanent, the claim must be reviewed if a disability retiree returns to the same job or a job with the same job duties they were previously found unable to perform.

The member is responsible for the submission of forms and materials to the Maryland State Retirement Agency (MSRA) within time frames stated on forms and request letters. **Claim will be closed if the member does not diligently pursue the claim.**

Disability Retirement Pamphlet

Service Retirement: A member or former member must file a disability claim prior to the effective date of a service retirement. Advise members eligible for retirement to contact MSRA to discuss retirement options prior to filling disability claim. **Retirees are not eligible to file a disability claim.**

Leave of Absence: Members on an unpaid approved leave of absence should file Form 46 Qualified Leave of Absence Request. May purchase leave of absence time within 60 days after the approved leave of absence term expires in order to be eligible to file an ordinary disability retirement claim. See APPROVED LEAVE OF ABSENCE or MILITARY NOTIFICATION on page 19.

Step One: Filing Disability Claim

- Form 129 Preliminary Application for Disability Retirement*
- Form 20 Statement of Disability
 - Form 20 Section THREE Physician's Medical Report
 - Last three years of primary care physician and pertinent medical records

The Statement of Disability (Form-20) **and** the Preliminary Application for Disability Retirement (Form-129) must be properly completed and submitted to the retirement agency to begin a claim.

- Application for an Estimate of Disability Retirement Allowances **
 - Form 21A Employees, Teachers & Correctional Officers
 - Form 22 State Police Form 100 LEOPS

Retirement Coordinators must complete and submit the following forms and documents:

- Form 20 Section TWO Retirement Coordinator/Employer
- Applicant's job description (signed by employer)
- Applicant's use of sick, accident and other leave usage (Note if not available)
- Applicant's performance appraisals (Note if not available)
- Employer's first report of injury or other employer accident reports (if applicable)

Members applying for accidental disability benefits submit the above items as well as the following:

- Accident documentation and medical evidence to show that the accident was the direct cause of the disability;
- Employer's first report of injury; and
- Copies of Workers' Compensation awards.

For special/accidental disability claims, state police and LEOPS members also must submit:

- Evidence that the disability arose out of, or in the course of, the performance of duty.

Step Two: Apply for Retirement If approved; member must apply to retire no later than 120 days by completing the retirement package to accept disability. State employees will be considered resigned COMAR 17.04.03.16E

* notarized **estimates are only sent to members approved by the BOT for disability retirement

DISABILITY RETIREMENT – TERMINAL ILLNESS

TERMINAL ILLNESS

Alert the retirement agency immediately when a terminal case is involved. We will then assign the claim priority status when the application arrives. To notify the retirement agency of a terminal case, please contact the Secretary of the Medical Board at **410-625-5519**. Send forms and inquiries to disability@sra.state.md.us

Other documentation will be needed to determine eligibility for accidental benefit.

FORMS & FUNCTIONS

Physician's Statement – Statement of member's diagnosis and prognosis (terminal status).

Form-129 Preliminary Application for Disability Retirement - Authorizes the Board of Trustees to pay a disability allowance if the claimant is approved for a disability retirement, is off payroll, and dies before submitting Form 13-23.

Goes into effect when the claim is approved and expires on the retirement date.

Job Description - Medical Board evaluates the claim in relation to the individual's job duties. Must be signed by employer.

SPECIAL INSTRUCTIONS

Physician's statement of the member's terminal status and form 129 to the Disability Unit may be sent by email to disability@sra.state.md.us

Claimant must select either option 1 or option 2. Member cannot write-in any other option. Beneficiary information must be completed if option 2 is selected.

Notary Reminders: The date the form signed by the member and date notarized do not have to be the same date. The document is not legally binding if there are any cross-outs or changes.

Active death benefit will be paid if member is on payroll the date of death.

DISABILITY RETIREMENT- FILING DEADLINE

Members cannot file for disability indefinitely. Applicants are subject to the following time limits:

- Teachers' Retirement System: five (5) years after paid employment ends.
 - Other systems (except Judges' or Legislative): four (4) years after paid employment ends.
- Membership ends when contributions and interest are withdrawn, member dies or retires. Withdrawn members are not eligible to file for disability. **Deadline Extension:** Contact retirement agency.

DISABILITY RETIREMENT-EMPLOYER FILED

If the member is unable to apply, the following individuals may file on the member's behalf:

- Teachers' System: Member's state or county superintendent of schools;
- State Police: The Secretary of the State Police (if member is unable or refuses to apply for disability retirement).
- Other Systems: Member's appointing authority or department head.

The employer completes and signs the Statement of Disability (Form-20), the Preliminary Application for Disability Retirement (Form-129), and the final retirement application (Form-13-23). The last designation of beneficiary Form 4 will determine beneficiary and option selection. (COMAR 22.06.02.03)

DISABILITY RETIREMENT- SURVIVING BENEFICIARY

Surviving beneficiary may be eligible to apply for a benefit if member dies within seven days of completing the *Preliminary Application for Disability Retirement* (Form 129) and the Maryland State Retirement Agency receives the form and affidavit of signature within 30 days of member's death. Beneficiary should contact the retirement agency for filing instructions (§29-103).

DISABILITY RETIREMENT CLAIM APPLICATION

The review process averages two to four months; accidental claims take longer.

FORMS & FUNCTIONS	SPECIAL INSTRUCTIONS
The Statement of Disability (Form-20) and the Preliminary Application for Disability Retirement (Form-129) must be properly completed and submitted to the retirement agency to begin a claim.	
Form-129 Preliminary Application for Disability Retirement	See special instructions for DISABILITY RETIREMENT – TERMINAL ILLNESS.
Form 20 Statement of Disability- <ol style="list-style-type: none"> 1. Applicant/Member Section One 2. Retirement Coordinator Section Two 3. Physician’s Medical Report Section Three 	All applicant, coordinator and physician sections must be completed.
Physician’s Medical Report (Form 20 - 3) Primary Care Physician Medical Record Other Pertinent Medical Records	Physician report must be completed and signed by treating physician regardless of other documentation submitted. See list on page 6. Please submit last <u>three</u> years of primary care physician and other pertinent medical records
Job Description - Medical Board evaluates the claim in relation to the individual’s job duties.	Must be signed by employer. The claimant must be deemed completely and permanently unable to perform his or her job to qualify for disability.
Leave Usage Report and Performance Evaluations, if available	Employer provides leave usage (w/ leave code explanation) and performance evaluation within the last year, if available. Note if not available. Upon Request.
Other Employer Documents	
Form 21A, 22, 100- Disability Retirement Allowances Estimate Application	Prepared/sent to members approved by the Board of Trustees for disability retirement (approx. 3-4 weeks)

DISABILITY RETIREMENT-ACCIDENTAL

Must be filed with or prior to ordinary claim unless the injury occurs after an ordinary claim is filed. Claim must be based on an accident occurring within the past five (5) years of the claim (EXCEPT State Police Retirement System, Correctional Officers’ Retirement System or LEOPS Members). All claims are evaluated for ordinary disability if they have five years of eligibility service credit.

Employer’s First Report of Injury and any Workers’ Compensation Awards – Workers’ Compensation benefit may have an impact on accidental disability retirement benefit.	Accidental Disability claims only. Notify retirement agency if disputing facts of the incident.
--	--

DISABILITY - WORKERS' COMPENSATION

IMPORTANT NOTE: Instruct the member to contact the Retirement Agency to discuss impact of Workers' Compensation benefits on an accidental disability retirement.

Disability benefits are "coordinated" with benefits payable from Workers' Compensation. Retirement law may require the Retirement Agency to withhold an amount equivalent to the Workers' Compensation award if the Workers' Compensation benefits and disability benefits are based on the same event and are paid for the same period of time.

Retirees receiving an accidental disability retirement must notify the Retirement Agency in writing if additional Workers' Compensation awards are received.

The Retirement Agency may not offset a retirement allowance for Workers' Compensation benefits that are health insurance premiums, reimbursements for legal fees, medical expenses or other payments made to third parties and not to the retiree.

The offset described above does not apply to Employees' Pension System retirees who receive a disability retirement benefit as a former employee of a county board of education, the Board of School Commissioners of Baltimore City, or a participating governmental unit or a designated beneficiary.

DISABILITY RETIREMENT- EMPLOYER NOTIFICATION

The retirement agency shall notify retirement coordinators at three key disability claim "milestones":

- (1) General Claim Letter: All documents received and the Medical Board will review the claim.
- (2) Claim Closed Letter: Claimant failed to diligently pursue the claim or failed to accept retirement. The member may file a new disability claim if they are eligible to apply.
- (3) BOT Claim Approval/Denial Letter: The Board of Trustees approved or denied a disability retirement benefit.

DISABILITY RETIREMENT-DATE

The effective date of retirement is the later of the first day of the month:

- a) following the last day on payroll, as certified by the applicant's employer;
- b) after **Statement of Disability and Preliminary Application for Disability Retirement** received;
- c) of the date on the **Application for Disability Retirement**. If left blank, the retirement agency will provide the earliest possible date.

The effective date of retirement may not be later than 120 days from the date of the Disability Unit's notice to the applicant. Contact MSRA if applicant was on a leave of absence or purchased service.
COMAR 22.06.05.06

RETIREMENT PACKET

Coordinators recommend members:

- View MSRA website for videos, forms, benefit estimator, newsletters and other resources
- Attend a MSRA sponsored pre-retirement seminar/webinar
- Apply for service credit (Form 26) Claim military service credit (Form 43)
- Contact employer to inquire about and complete other employer forms before retirement
- Schedule an appointment with a MSRA retirement specialist, if member has benefit questions

Disability Retirement: Retirees are not eligible to file a disability claim. A member or former member must file a disability claim prior to the effective date of a service retirement. Advise members eligible for retirement to contact MSRA to discuss retirement options prior to filing disability claim.

mySRPS: Members can create and compare estimates. [mySRPS](#) is the fastest way to receive an estimate. Please encourage all members to register for [mySRPS](#). [mySRPS](#) will provide the earliest date for retirement. Members can also adjust estimate for salary increases or unused sick leave.

Coordinators provide the following forms and documents for members to file two months prior to retiring:

- Retirement Checklist pamphlet
- Guide to Choosing an Option for...pamphlet

The following forms and materials must be submitted to the Maryland State Retirement Agency (MSRA):

- Application for Service/ Disability Retirement *
State employees only: Coordinators highlight for emphasis #7 of instructions
 - Form 13-023 Employees, Teachers & Correctional Officers*
 - Form 15 Legislators
 - Form 16 Judges
 - Form 14-024 State Police*
 - Form 98-101 LEOPS*
- Designation of Beneficiary* (If *Basic, Option 1 or Option 4 is selected*)
 - Form 4 Employees, Teachers, Correctional Officers, LEOPS, State Police*
 - Form 4.1 Judges*
 - Form 55 Legislative*
 - [mySRPS](#) secure portal
- Form 85 Direct Deposit-Electronic Fund Transfer Sign-up Form
- Form 766.11 Maryland State Tax Withholding Request
- IRS Form W-4P Federal Tax Withholding
- Form 143 Verification of Retiree's Disabled Child (*if applicable*)
- Form 703 Option Waiver* – to change option before 1st check paid

In addition, Coordinators assisting State Police and LEOPS members provide the following forms and documents to apply for Deferred Retirement Option Program:

- Form 756* State Police & 504* LEOPS Deferred Retirement Option Program (DROP)
- Form 506 State Police & 507 LEOPS Binding Letter of Resignation

At the end of DROP participation, the member completes and submits to the Maryland State Retirement Agency:

- Form 757 State Police & 505 LEOPS Application for Withdrawal of DROP Account
- Form 757.2 State Police & 505.2 LEOPS Election to Terminate DROP
- Reemployment form

* must be notarized

ESTMATE REQUEST FOR SERVICE or EARLY RETIREMENT ALLOWANCE

mySRPS is the fastest way to receive an estimate. Please encourage all members to register for mySRPS. mySRPS will provide the earliest date for retirement. Members can also adjust estimate for salary increases or unused sick leave.

FORMS & FUNCTIONS

Application for Estimate of Service

Retirement Allowances - Provides an estimate of the monthly payments the retiree would receive for each of the available MSRPS allowance options.

- **Form 9** Employees, Teachers, CORS
- **Form 10** State Police
- **Form 97** LEOPS

NOTE: Retirees cannot change their option selection after their first payment is paid.

SPECIAL INSTRUCTIONS

- Completed within one year of retirement.
- Encourage eligible members to make an informed choice by requesting an estimate.
- Do *not* delay or prevent a retirement by requiring the member to request an estimate.
- If a beneficiary named, estimate reflects the Basic Allowance and all option allowances 1-6. If no beneficiary named, estimate reflects the Basic Allowance, Options 1 and 4 only.
- **SERVICE PURCHASE:** Attach Form 26 since it will affect dollar figures and Check "yes" to the question: "Do you plan to purchase any previous service for which you are eligible?"

FILING DEADLINE: mySRPS can create multiple estimates 24/7. The Retirement Agency will only create estimates for members within 12 months of their retirement date. Estimates may take a month or longer to process. The most recent Personal Statement of Benefits, a prior estimate, or information from the Maryland State Retirement on-line estimators are also helpful retirement resources.

Retirement Allowance Options

Advise member to contact the retirement agency to discuss retirement allowance options.

IMPORTANT: Retiree cannot change option after the first payment is due

Retiree may select only one retirement allowance option.

MARITAL STATUS (State Police and LEOPS retirees only): Married State Police and LEOPS retirees must select the Basic Allowance and name the spouse as beneficiary. If not married, the State Police and LEOPS retirees may select any option.

MULTIPLE BENEFICIARIES: Basic Allowance, Options 1, or 4 allow for multiply beneficiaries.

DUAL LIFE OPTIONS: Option 2, 3, 5 or 6 Retiree can name only one beneficiary and must submit proof of birth for beneficiary. No contingent beneficiary (ies) may be named. **OPTION 2 OR 5:** The beneficiary cannot be more than 10 years younger than the retiree unless the beneficiary is the spouse or retiree's disabled child. To designate a disabled child under option 2 or 5, a completed Verification of Retiree's Disabled Child FORM 143 must be submitted with the retirement application

HEALTH INSURANCE BENEFICIARY COVERAGE: The State Retirement Agency does not manage retiree health benefits. Not all participating employers provide retiree health coverage. Contact the employer's health benefits division for information.

State of Maryland employees: If eligible, only Option 2, 3, 5 or 6 continue health program coverage for eligible surviving dependents (i.e., spouse, dependent children) after retiree's death. State Police and LEOPS surviving spouse receiving benefits have continued health coverage. Eligible surviving dependent must be named as the beneficiary. Contact employee benefits division at 410-767-4775 for eligibility and cost information.

OPTION WAIVER (Form 703): **Retiree cannot change option after the first payment is due.** Before first payment is due, retiree can change their allowance option selection by filing an Option Waiver (Form 703) with MSRA. Contact MSRA for form.

QUESTIONS? Contact the retirement agency to discuss retirement allowance options

RETIREMENT APPLICATION

APPLYING FOR RETIREMENT

FORMS & FUNCTIONS

Application for Service or Disability

Retirement - Initiates payment of retirement benefits based on selected allowance option.

- **Form 13-23** Employees, Teachers, CORS
- **Form 14-24** State Police
- **Form 98-101** LEOPS

Beneficiaries: Prior designations of beneficiaries do not carry forward from a member account to a retirement benefit. Retiring members must designate beneficiary(ies) on the retirement application, or by submitting a new Beneficiary Form with their retirement application if they are designating more than one beneficiary.

Beneficiary Form 4 (ONLY use for Basic payment allowance or optional payment allowances 1 or 4) Completed at retirement to designate multiple beneficiaries. Retirees submit Form 4 directly to MSRA to update beneficiaries. [Or update beneficiaries on mySRPS secure portal](#)

Retirees may change beneficiaries after retirement but not their allowance option. Retiree must complete a Form 66 to initiate a beneficiary change. The monthly allowance will be recalculated when beneficiary is changed for options 2, 3, 5 or 6.

SPECIAL INSTRUCTIONS

Form must be sent to the Agency from the coordinator for active members.

Retiree can not be on payroll the date they retire.

For Option 2, 3, 5 or 6, proof of birth for sole beneficiary must be submitted. If Option 2 or 5 is selected, the beneficiary listed cannot be more than 10 years younger than the retiree unless the beneficiary is the spouse or retiree's disabled child.

Option Waiver (Form 703): **Cannot change option after the first payment is due.** Before first payment is due, retiree can change their allowance option selection by filing an Option Waiver (Form 703) with MSRA. Contact MSRA for form.

Include the job classification on the back of the form.

Unused Sick Leave: Coordinators are required to re-certify number of days of unused sick leave thirty (30) days after the member's actual retirement date, regardless of whether or not there are any changes. For more detailed instruction, See UNUSED SICK LEAVE section and checklists for retirement application.

Reemployment After Retirement - Explains the consequences of reemployment after retirement

FILING DEADLINE (COMAR 22.01.14): To avoid payment delays, submit application 30 days prior to retirement date. Do not encourage members to file late. Do not delay submitting retirement paperwork to MSRA. Filing delays result in payment delays.

Retiring Upon Separation of Employment: MSRA accepts applications after their retirement date. Application must be properly completed and notarized within the month of retirement to retire the first day of the month; otherwise retirement date will be the first of the month after the application is received if retiree is separated from employment and eligible for a full service retirement.

Vested: If the member was not eligible for service retirement, the retirement date will be the first of the month after the vested member reaches normal retirement age. COMAR 22.01.14.03

Teachers: Applicant must be separated from employment as of June 30 and application must be received on or before September 15 for a July 1st retirement date. *10 month employees* with a July 1st, August 1st or September 1st retirement date must have their application notarized on or before August 31st and received on or before September 15.

DISABILITY RETIREMENT: Must be completed and filed within 120 days of notification of Board approval for disability retirement. COMAR 17.04.03.16E states, if a State employee is approved for disability retirement by the Maryland State Retirement Agency, unless the employee resigns or is removed earlier, the employee shall be considered resigned from State service as of the 120th day after the approval.

SERVICE RETIREMENT

APPLYING FOR RETIREMENT (CONTINUED)

FORMS & FUNCTIONS

Form-85 Direct Deposit Electronic Fund Transfer Sign-Up - Provides for direct deposit of retiree's check to a bank, savings institution, or credit union. Cannot be paid to a third party (i.e. not retiree or beneficiary).

Form-766.11 Maryland State Tax Withholding Request - Allows retiree to designate how much federal and Maryland tax to have withheld from the retirement check.

IRS Form W-4P Federal Tax Withholding

SPECIAL INSTRUCTIONS

- Should be submitted at least one month prior to desired retirement date.
- Retirement checks must be direct deposited unless retiree lives outside of U.S. or has been approved by MSRA executive director for an undue hardship waiver.
- Should be submitted at least one month prior to retirement date. Withholding amounts can be changed at any time. Submitting a new form replaces previous withholding selections.

FILING DEADLINE: Should be filed with the Application for Service or Disability Retirement Form.

UNUSED SICK LEAVE CREDIT

Application for Service or Disability Retirement Section E. Unused Sick Leave Retirees are entitled to receive creditable service for unused sick leave if the member retires on or before 30 days after the member is separated from employment (§ 20-206). Unused Sick Leave Credit Eligible Retirement Types: ordinary disability, early or service retirement

Unused sick leave: Leave available to the employee as sick leave during employment. No other unused leave balances (i.e. personal leave) may be reported as unused sick leave.

Unused sick leave cannot be used to qualify a member for retirement or reduce an early retirement reduction.

The Maryland State Retirement Agency calculates the creditable service for unused sick leave days.

Employer certifies the number of unused sick leave days.

FILING DEADLINE: Retirement paperwork must be properly completed and notarized within 30 days after the member is separated from employment to receive creditable service for unused sick leave. 10 month employees with a July 1st, August 1st or September 1st retirement date must have their application notarized on or before August 31st and received on or before September 15.

Coordinator must report unused sick leave days *prior to* retirement date and recertify unused leave 30 days *after* the effective retirement date for all retirees regardless of type of retirement, system or whether there are any changes.

Converting hours to days: Convert the number of unused sick leave hours to days by dividing hours by the standard full-time hours.

Standard Full-Time Hours: The standard full-time hours for State agencies and *most* MSRPS participating employers (PGU) is eight (8) hours. Participating units whose standard full-time hours is less than eight (8) hours per day should divide unused sick leave hours by the employer's standard full-time hours. Part-time employees: Divide unused sick leave hours by standard full-time hours.

For detailed instructions, see Application for Service or Disability Retirement FORM 13-23 checklists in Forms section.

UNUSED SICK LEAVE CREDIT CHART

Years of Service	Maximum UNUSED Sick Leave DAYS	UNUSED Sick Leave Days	Retirement Credit 10 month Teachers & Employees	Retirement Credit 12 Month Employees
0 - 1	0 - 15	1 - 10	0	0
1 - 2	16 - 30	11 - 32	1	1
2 - 3	31 - 45	33 - 54	2	2
3 - 4	46 - 60	55 - 76	3	3
4 - 5	61 - 75	77 - 98	4	4
5 - 6	76 - 90	99 - 120	5	5
6 - 7	91 - 105	121 - 142	6	6
7 - 8	106 - 120	143 - 164	7	7
8 - 9	121 - 135	165 - 186	8	8
9 - 10	136 - 150	187 - 208	9	9
10 - 11	151 - 165	209 - 230	10	10
11 - 12	166 - 180	231 - 252	10	11
12 - 13	181 - 195	253 - 274	10	12
13 - 14	196 - 210	275 - 296	11	13
14 - 15	211 - 225	297 - 318	12	14
15 - 16	226 - 240	319 - 340	13	15
16 - 17	241 - 255	341 - 362	14	16
17 - 18	256 - 270	363 - 384	15	17
18 - 19	271 - 285	385 - 406	16	18
19 - 20	286 - 300	407 - 428	17	19
20 - 21	301 - 315	429 - 450	18	20
21 - 22	316 - 330	451 - 472	19	21
22 - 23	331 - 345	473 - 494	20	22
23 - 24	346 - 360	495 - 516	20	23
24 - 25	361 - 375	517 - 538	20	24
25 - 26	376 - 390	539 - 560	21	25
26 - 27	391 - 405	561 - 582	22	26
27 - 28	406 - 420	583 - 604	23	27
28 - 29	421 - 435	605 - 626	24	28
29 - 30	436 - 450	627 - 648	25	29
30 - 31	451 - 465	649 - 670	26	30
31 - 32	466 - 480			
32 - 33	481 - 495			
33 - 34	496 - 510			
34 - 35	511 - 525			
35 - 36	526 - 540			
36 - 37	541 - 555			
37 - 38	556 - 570			
38 - 39	571 - 585			
39 - 40	586 - 600			
40 - 39	601 - 615			
41 - 42	616 - 630			
42 - 43	631 - 645			
43 - 44	646 - 660			
44 - 45	661 - 675			

Unused sick leave: Leave available to the employee as sick leave during employment. No other unused leave balances (i.e. personal leave) may be reported as unused sick leave. Unused sick leave cannot be used to qualify a member for retirement or reduce an early retirement reduction.

Employers certify all unused leave days and report unused sick leave days to the Maryland State Retirement Agency

Maryland State Retirement Agency determines unused sick leave retirement credit.

Retirees may receive creditable service for unused sick leave if the member retires on or before 30 days after the member is separated from employment (§ 20-206). (Retirement type: ordinary disability, early or service retirement). Retirees may receive one month of creditable service for each 22 days of unused sick leave reported. And an additional month if they have 11 or more days remaining. Retirees are allowed a maximum of 15 days of unused sick leave for each year of service credit.

Retirees with over 45 years of service and 670 days of unused sick leave may receive more unused sick leave credit unless they have reached their plans maximum benefit.

DEFERRED RETIREMENT OPTION PROGRAM DROP PARTICIPATION

Confirm with DROP Administrator mhampton@sra.state.md.us or 410-625-5687 eligibility to participate in DROP. Participation eligibility is based on creditable service. See **System: LAW ENFORCEMENT OFFICERS PENSION SYSTEM (LEOPS)** and **System: STATE POLICE RETIREMENT SYSTEM (SPRS)**

	LEOPS	State Police
<i>Deferred Retirement Option Program* (DROP) Enrollment Package</i> Notifies MSRA of intent to participate in DROP and duration of participation. Participation date is the same date as retirement date. Form must be acknowledged by a notary public.	Form 504	Form 756
<i>Retirement Application</i> Form must be acknowledged by a notary public.	Form 98	Form 14
<i>Binding Letter of Resignation</i>	Form 507	Form 506
<i>Acknowledgement of Special Tax Notice</i>		

Beneficiary(ies) Proof of Birth

FILING DEADLINE: 30 days prior to retirement date.

Payroll: STOP reporting hours and contributions after retirement date.
Unused Sick Leave Credit: Adjust sick leave balance to remove unused sick leave reported to be applied to retirement benefit.

DEFERRED RETIREMENT OPTION PROGRAM DROP Withdrawal

	LEOPS	State Police
<i>DROP Termination Package</i> Notifies MSRA of intent to withdrawal	Form 505	Form 757
<i>Election to Terminate DROP Participation</i>	Form 505.2	Form 757.2
<i>Special Tax Notice Regarding Rollovers</i>		
<i>Form 193 Trustee to Trustee Form for Rollovers</i>		

Form 85 Direct Deposit Form

Optional Forms:

Form 766.11 Tax Withholding Form
IRS Form W-4P Federal Tax Withholding
Form 77 Change of Address
Form 4 Beneficiary Form or [MySRPS](#) secure portal

NOTIFICATION DEADLINE: 30 days prior to termination date.

ACTIVE DEATH BENEFITS

Form 28 Request for Certification of

Salary - Certifies annual salary, total unused sick days of deceased and payroll information.

The Maryland State Retirement and Pension System provides valuable survivor benefits to members who die while:

- Active on payroll, including paid leave or leave without pay less than 30 days
- Qualified MSRA approved leave of absence
- Performing qualified military duty

Death Certificate – official copy

Form 20A Physician's Medical Report – Required for line of duty death.

Salary figure must be accurate since it is the basis for determining beneficiary compensation. Benefit equals one year's salary plus any accumulated contributions and interest for active members.

MSRA will send beneficiary (ies) Form 32 Notification and Claim of Beneficiary. Form must be notarized and must be accompanied by an official copy of death certificate.

MSRA will make payment to the deceased member's beneficiary(ies) in accordance with §29-201 through §29-207 of the Annotated Code of Maryland based upon the information provided by the employing agency and the information on the deceased member's MSRA account.

MSRA will send a copy of form to beneficiary to be completed by physician.

REEMPLOYMENT AFTER RETIREMENT

No offers of reemployment should be discussed by the member with their employer prior to retirement.

The Annotated Code of Maryland §20-101 defines a "retiree" as an individual who has "separated from employment" with a participating employer and "retirement" means the grant of a retirement allowance after "separation from employment" with a participating employer.

Therefore, in order to retire, the retiree must be "separated from employment", and the employer must certify that such a separation has occurred.

Maryland law § 23-407 (d) requires a minimum of 45 days between their retirement date and the date rehired by a MSRPS participating employer.

MSRPS retirees are required by law (§ 23-407 (b)) to notify the retirement agency in writing of their intention to accept reemployment, name of employer and anticipated earnings.

Retirees who retire early or return to their same employer may be subjected to an earnings limitation. Retirees receiving a disability retirement may have their benefit suspended if they return to work. Encourage retiree to review the most current rules for reemployment.

Teacher Rehire/Retire Program: The Board of Education assigns coordinators the responsibility of rehiring retirees for this program. The Board will be subject to a penalty for failure to submit certification for reemployed retirees. Contact Megan Myers at 410-625-5608 or mmyers@sra.state.md.us.

Encourage retiree to contact MSRA prior to returning to reemployment with any participating employer.

SYSTEMS

- ACPS** Alternate Contributory Pension Selection is an enhanced benefit provided under the Employees' /Teachers' Pension System established July 1, 2006. Provides a specified enhanced benefit to (1) State employees in the ECPS and ERS Bifurcated Plan (Plan C); (2) members of the TCPS and TRS Bifurcated Plan (Plan C); (3) eligible employees of those Participating Governmental Units that elected participation in the ACPS by June 30, 2007; and (4) eligible employees of Frederick County (withdrawn employer). **Closed June 30, 2011 to new members.**
- CORS** Correctional Officers' Retirement System established 7/1/1974
- ECPS/TCPS** Employees' Contributory Pension System/Teachers' Contributory Pension System established as of July 1, 1998 under the EPS/TPS to provide an enhanced benefit formula and limited compounded Cost of Living Adjustment. The ECPS currently consists of employers that did not elect the ACPS.
- EPS/TPS** Employee's Pension System/Teachers' Pension System established January 1, 1980 as non-contributory plans. The EPS currently consists of employers who did not elect the ECPS (7/1/1998) or ACPS (7/1/2006). Additionally, those members who transferred from the Retirement Systems to the EPS/TPS after April 1, 1998 receive the original benefit formula established January 1, 1980.
- ERS/TRS** Employees' Retirement System established 10/1/1941. Teachers' Retirement System (established 8/1/1927). Systems closed as of January 1, 1980. As of July 1, 1984 includes Plans A, B, and C (separate member contribution rates and COLAs). After December 31, 2004 members may not step down to a lesser Plan selection or transfer to a Pension System
- JRS** Judges' Retirement System established 7/1/1969
- LEOPS** Law Enforcement Officers' Pension System established 7/2/1990
- LEOPS** **Retirement** system established 7/1/1989. Tier within LEOPS for those members transferred from the ERS that provides a higher benefit formula than the general LEOPS benefit formula and requires a higher member contribution. **Closed to new participants after December 31, 2004.**
- LFPS** Local Fire and Police System established 7/1/1989. Tier within LFPS for those members who transferred from the ERS that provides a higher benefit formula than the LFPS benefit formula and requires a higher member contribution. **Retirement tier closed to new participants after December 31, 2004. Closed 7/1/08.**
- LPP** Legislative Pension Plan established 1/13/1971
- RCPB** Reformed Contributory Pension Benefit established July 1, 2011 for new members of the EPS/TPS. (CORS, LEOPS and SPRS – Reformed Benefit)
- SPRS** State Police Retirement System established 7/1/1949

GLOSSARY OF TERMS
(Annotated Code of Maryland State Personnel and Pensions § 20-101)

Accumulated Contributions	Amounts credited to a member's individual account. It includes the member's contributions and regular interest.
AFC	Average Final Compensation The average annual earnable compensation computed as provided by law § 20-204, 20-205 or 20-205.1 New members after 7/1/2011= 5 years Prior Members before 7/1/2011= 3 years
Annuity	The part of the allowance derived from member's accumulated contributions.
Basic Allowance	Allowance computed without modification under 21-403 Salary History x Service Years x System Formula = Annual Retirement Allowance
BOT	Maryland State Retirement Agency Board of Trustees
Break in Service	<u>Any</u> break in employment in which the member did not actually work, use paid leave or owe contributions for greater than 30 days
COLA	Cost of Living Adjustment. May be awarded to retirees in July after one full calendar year of retirement based on plan allowance and U.S. Department of Labor's Consumer Price Index.
Creditable Service	Service credit for each day worked and required contribution received. Credit used in the calculation of the allowance that determines the dollar amount of the member's benefit. Determines AMOUNT of benefit.
Contractual	"Contractual employee" means an individual who provides personal services to a participating employer for pay if <u>all</u> of the following conditions exist: (i) The services and pay are specified in a <u>current written personal services agreement</u> between the employer and an individual; (ii) There is an employer-employee relationship between the participating employer and the individual; and (iii) The individual does <u>not</u> receive any fringe <u>benefits</u> , except as provided by law or by statutorily authorized written policies adopted on or before November 6, 2017, which the employer has applied uniformly and which define a class of contractual employees who are entitled to receive specified fringe benefits. COMAR 22.04.02.04 Personnel § 13-101
Deficiency	Missed contributions or payroll reporting errors may result in an account deficiency. A deficiency is the difference between the contribution amount received and the amount expected; plus interest.
Defined Benefit	The System is an employer sponsored defined benefit plan. A defined benefit is defined by law and based on a formula using salary history and duration of employment. Salary History x Service Years x System Formula = Annual Retirement Allowance
Disability	Member is <u>permanently</u> and totally disabled from performing their job duties.

DROP	Deferred Retirement Option Program – <u>Open to SPRS and LEOPS only</u>
Eligibility Service	Service credit that determines the member’s eligibility for a benefit. Determines WHEN a member is eligible to retire. <u>Pension Systems</u> : Members earn one (1) year of eligibility service during any fiscal year they work at least 500 regular hours, excluding overtime. <u>Retirement Systems</u> : Creditable and eligibility credit are the same.
Emergency	“Emergency employee” means an individual who: (i) Is appointed by a participating employer to provide personal services on an <i>emergency</i> basis; (ii) Is employed for a <i>nonrenewable period not to exceed 6 months</i> ; and (iii) Except as provided by law, does <u>not</u> receive any fringe benefits. COMAR 22.04.02.04
Full Cost	Member pays the cost to fund the benefit the additional purchased service will provide. Purchases may be made only in the 12-month period preceding retirement. Purchase must be made while member is active on payroll or while on an SRA Approved Leave of Absence; prior to retirement.
Former Member	an individual, who was a MSRPS member, is not collecting a benefit (i.e. retired, died) and is separated from employment beyond their membership period (Most systems: 4 years, Teachers Retirement: 5 years)
Member	An individual whom membership in MSRPS is a condition of employment, pays required contributions, is not collecting a benefit (i.e. retired, died) and is within their membership period (Most systems: 4 years, Teachers Retirement: 5 years)
MSRA	Maryland State Retirement Agency
MSRPS	Maryland State Retirement and Pension System
Normal Cost	Member pays missed contributions plus interest to-date of purchase. May purchase credit at any time during membership or while on an SRA approved leave of absence, prior to termination of membership or retirement.
Permanent	A <u>permanent</u> (part/full time) employee is budgeted to work at least 500 hours, not including overtime, in a fiscal year.
Purchased Credit	Service credit members may purchase for previous employment
Retiree	Individual “separated from employment” with a MSRPS participating employer and receiving a retirement benefit. Pensions § 20-101
Retirement	Granting of a retirement allowance after “separation from employment” with a participating employer.
Retirement Allowance	A benefit payable in equal monthly installments for life of recipient. Options § 21-403

SSIL	Social Security Integration Level is the average of the Social Security Taxable Wage Bases (SSTWB) for the last 35 years. The SSIL changes annually effective January 1.
SSWB	Social Security Taxable Wage Base SSTWB with respect to each calendar year is the maximum amount of earnings for employees subject to tax under the Federal Insurance Contribution Act.
Temporary	“Temporary extra employee” means an individual who: (i) Provides personal services to a participating employer; (ii) Is employed for a <u>nonrenewable period not to exceed 6 months</u> ; and (iii) Except as provided by law, does not receive any fringe benefits. COMAR 22.04.02.04. The State defines a temporary employee as including contractual or emergency employees (Personnel §1-101)
Unused Sick Leave	Leave available to the employee as sick leave <u>during</u> employment. No other unused leave balances (i.e. personal leave) may be reported as unused sick leave.
Vested	Refers to a member, separated from MSRPS employment, right to a future retirement benefit payable at normal retirement age for the years and service earned before termination. The majority of MSRPS members enrolled prior to 7/1/11 are vested after accumulating at least 5 years of eligibility service. Members enrolled after 7/1/11 are vested after accumulating at least 10 years of eligibility service.
Withdrawn Employer	Former Participating Governmental Unit that elected to withdraw from the State Retirement and Pension System

PLAN SUMMARIES

System: TEACHERS & EMPLOYEES Reformed Contributory Pension Benefit (RCPB)

Status: Established 7/1/2011

Membership	Mandatory for permanent teachers and employees who are budgeted to work more than 500 hours in a fiscal year.
Member Contributions	7% of annual compensation
Average Final Compensation	Average of 5 highest consecutive years of earnings
Vested Benefits	Eligibility: At least 10 years of eligibility service Allowance: Benefit payments begin at age 65 based on AFC at time of termination of employment. May qualify for a reduced benefit as early as age 60
Service Retirement	Eligibility: Age 65 with 10 years eligibility service or Age + Eligibility Service years = 90 Allowance: 1.5% (.015) of AFC x creditable service
Early Retirement	Eligibility: Age 60 and 15 years of service Allowance: Service benefit reduced 6% per year (.005 X months) under age 65 Maximum reduction 30%
COLA	Limited to 2.5% for years system meets assumed interest rate, 1% for years assumed rate not met
Ordinary Disability	Eligibility: 5 years of eligibility service if medical board certifies the member is permanently disabled with regard to the performance of their job duties and MSRPS BOT grants disability allowance Allowance: Service retirement benefit with creditable service and salary projected to age 65
Accidental Disability	Eligibility: Permanently disabled as a direct result of an on the job injury. Must file within 5 years of the accident. Allowance: Annual benefit is 2/3 (.667) of AFC plus an annuity based on the members accumulated contributions. Allowance may not exceed a member's AFC.
Active Death Benefit	Eligibility: 1 year of eligibility service, or in the course of duty Payable: Annual salary plus member's contributions with interest. Note: In lieu of lump sum payment can take Spouse Law Active Death Benefit if qualifications below are met.
Spouse / Child Law Active Death Benefit	Eligibility: If the member 1. was eligible to retire 2. had at least 25 years of eligibility service or 3. was at least 55 years old with 15 years of eligibility service Payable: In lieu of active death benefit, spouse entitled to receive a lifetime monthly allowance based on an option 2 benefit. If no spouse, children under age 26 or disabled children at any age, shall receive 50% of what the member's basic allowance would have been, had the member been retired.
Line of Duty Death Benefit	A single lump sum payment consisting of the member's contributions and interest paid to the designated beneficiaries. PLUS the spouse receives a monthly benefit equal to 2/3 of member's AFC. If there is no spouse, children will receive the payment until the youngest child attains the age of 26, lifetime benefit for disabled children, or if no spouse or child, dependent parent for life.

System: TEACHERS & EMPLOYEES ALTERNATE CONTRIBUTORY PENSION SYSTEM (ACPS)

Status: Established 7/01/2006 Closed to new members 6/30/2011

Membership	Mandatory for teachers and employees who were active as of 7/1/2006 to 6/30/2011 (closed)
Member Contributions	7% of annual compensation
Average Final Compensation	Average of 3 highest consecutive years of earnings
Vested Benefits	Eligibility: At least 5 years of eligibility service Allowance: Benefit payments begin at age 62 based on AFC at time of termination of employment. May qualify for a reduced benefit as early as age 55.
Service Retirement	Eligibility: 30 YEARS OF SERVICE <i>or</i> age 62 with 5 years eligibility service age 63 with 4 years eligibility service age 64 with 3 years eligibility service age 65 with 2 years eligibility service Allowance: 1.2% (.012) of AFC x creditable service up to 6/30/98 <i>plus</i> 1.8% (.018) of AFC x creditable service after 6/30/98
Early Retirement	Eligibility: Age 55 and 15 years of service Allowance: Service benefit reduced 6% per year (.005 X months) under age 62 Maximum reduction 42%
COLA	Limited to a 3% compounded COLA; Service after 7/1/2011 limited to 2.5% for years system assumed interest rate, 1% for years assumed rate not met
Ordinary Disability	Eligibility: 5 years of eligibility service if medical board certifies the member is permanently disabled with regards to the performance of their job duties and MSRPS BOT grants disability allowance. Allowance: Service retirement benefit with creditable service and salary projected to age 62.
Accidental Disability	Eligibility: Permanently disabled as a direct result of an on the job injury. Must file within 5 years of the accident. Allowance: Annual benefit is 2/3 (.667) of AFC plus an annuity based on the members accumulated contributions. Allowance may not exceed a member's AFC.
Active Death Benefit	Eligibility: 1 year of eligibility service or death occurs in the performance of duty. Payable: Annual salary plus member's contributions with interest. Note: In lieu of lump sum payment can take Spouse Law Active Death Benefit if qualifications below are met.
Spouse/ Child Law Active Death Benefit	Eligibility: If the member 1. was eligible to retire 2. had at least 25 years of eligibility service or 3. was at least 55 years old with 15 years of eligibility service Payable: In lieu of active death benefit, spouse entitled to receive a lifetime monthly allowance based on an option 2 benefit. If no spouse, children under age 26 or disabled children at any age, shall receive 50% of what the member's basic allowance would have been, had the member been retired
Line of Duty Death Benefit	A single lump sum payment consisting of the member's contributions and interest paid to the designated beneficiaries. <i>PLUS</i> the spouse receives a monthly benefit equal to 2/3 of member's AFC. If there is no spouse, children will receive the payment until the youngest child attains the age of 26, lifetime benefit for disabled children, or if no spouse or child, dependent parent for life.

System: TEACHERS & EMPLOYEES RETIREMENT SYSTEM (TRS/ERS)

Status: TRS established 8/1/1927, ERS established 10/1/1941 **Closed** to new members 1/1/80

Membership	Mandatory for permanent members under the ERS and TRS plan (Closed 1/1/80)
Member Contributions	Plan A – 7% of annual compensation Plan B – 5% of annual compensation Plan C – Members whose employers didn't participate in the ECPS 0% up to SSWB 5% of compensation in excess of SSWB for the year Plan C – teachers, state employees or members whose employers elected to participate in ACPS and Reformed 7% of annual compensation (2% of elected ECPS)
Average Final Compensation	Average of 3 highest years of earnings
Vested Benefits	Eligibility: At least 5 years of eligibility service Allowance: Accrued allowance begins at age 60 based on service and salary at termination of employment.
Service Retirement	Eligibility: At least age 60, regardless of creditable service or at least 30 years of service regardless of age. Allowance: $\frac{AFC \times \text{Years of Service}}{55}$ Note Plan C requires 2 part calculation.
Early Retirement	Eligibility: At least 25 years of creditable service Allowance: Service benefit reduced 6% per year (.005 x months) under age 60 or 30 years, whichever is smaller – Maximum reduction is 30%
COLA	Plan A – Unlimited annual compounded COLA Plan B – Limited to a maximum 5% annual compounded COLA Plan C – Based on a combination of unlimited or 5% maximum compounded cola and 3% of initial benefit – Noncontributory Pension System or 3% compounded cola Contributory Pension System, ACPS and Reformed.
Ordinary Disability	Eligibility: 5 years of eligibility service if medical board certifies the member is permanently disabled with regards to the performance of their job duties and MSRPS BOT grants disability allowance. Allowance: Greater of normal service benefit or if member is under normal retirement age, lesser of 25% of AFC or normal service benefit with projected salary and service. OR 25% of AFS if member is normal retirement age.
Accidental Disability	Eligibility: Permanently disabled as a direct result of an on the job injury. Must file within 5 years of the accident. Allowance: Annual benefit is $\frac{2}{3}$ (.667) of AFC plus an annuity based on the members accumulated contributions. Allowance may not exceed a member's AFC.
Active Death Benefit	Eligibility: 1 year of eligibility service or death occurs in the performance of duty. Payable: Lump sum annual salary plus member's contributions with interest.
Spouse/Child Law Active Death Benefit	Eligibility: If the member 1. was eligible to retire 2. had at least 25 years of eligibility service or 3. was at least 55 years old with 15 years of eligibility service Payable: In lieu of active death benefit, spouse entitled to receive a lifetime monthly allowance based on an option 2 benefit. If no spouse, children under age 26 or disabled children at any age, shall receive 50% of what the member's basic allowance would have been, had the member been retired
Line of Duty Death Benefit	A single lump sum payment consisting of the member's contributions and interest paid to the designated beneficiaries. <i>PLUS</i> the spouse receives a monthly benefit equal to $\frac{2}{3}$ of member's AFC. If there is no spouse, children will receive the payment until the youngest child attains the age of 26, lifetime benefit for disabled children, or if no spouse or child, dependent parent for life.

System: EMPLOYEES NON-CONTRIBUTORY PENSION SYSTEM (NCPS)

Status: Established 1/1/1980; Open only to PGUs who elected NOT to participate in the Contributory or ACPS

Membership	Mandatory membership for employees of Prince George's County Government, Prince George's County Crossing Guards, City of Crisfield, Crisfield Housing Authority and Town of North Beach Withdrawn Employers: Anne Arundel County Community Action Committee, Caroline County Roads Board, Carroll County Government, Town of Elkton, Garrett County Commission, Garrett County Roads Board and Howard County Government	
Member Contributions	0% of annual contribution up to SSWB 5% of annual compensation in excess of the SSWB for the year.	
Average Final Compensation	Member prior to 7/1/2011: Average of 3 highest consecutive years of earnings Member on or after 7/1/2011: Average of 5 highest consecutive years of earnings	
Vested Benefits	Member prior to 7/1/2011: Eligibility: At least 5 years of eligibility service Allowance: Benefit payments begin at age 62 based on AFC at time of termination of employment. May qualify for a reduced benefit as early as age 55.	Member on or after 7/1/2011: Eligibility: At least 10 years of eligibility service Allowance: Benefit payments begin at age 65 based on AFC at time of termination of employment. May qualify for a reduced benefit as early as age 60.
Service Retirement	Member prior to 7/1/2011: Eligibility: 30 Years of eligibility service <u>OR</u> Age 62 with 5 years eligibility service Age 63 with 4 years eligibility service Age 64 with 3 years eligibility service Age 65 with 2 years eligibility service	Member on or after 7/1/2011: Eligibility: Age 65 with 10 years eligibility service <u>OR</u> Age + Eligibility Service years = 90
	Allowance: .8% (.008) of AFC up to SSIL x creditable service PLUS 1.5% (.015) x AFC in excess of SSIL x creditable service	
Early Retirement	Member prior to 7/1/2011: Eligibility: Age 55 and 15 years of service Allowance: Service benefit reduced 6% per year (.005 X months) under age 62. Maximum reduction 42%	Member on or after 7/1/2011: Eligibility: Age 60 and 15 years of service Allowance: Service benefit reduced 6% per year (.005 X months) under age 65. Maximum reduction 30%
COLA	Service accrued prior to 7/1/2011 limited to a maximum 3% COLA on initial benefit. Service after 7/1/2011 limited to 2.5% for years system meets assumed interest rate, 1% for years assumed rate not met	
Ordinary Disability	Eligibility: 5 years of eligibility service if medical board certifies the member is permanently disabled with regards to the performance of their job duties and MSRPS BOT grants disability allowance. Allowance: Service retirement benefit with creditable service projected and salary to normal retirement age	
Accidental Disability	Eligibility: Permanently disabled as a direct result of an on the job injury. Must file within 5 years of the accident. Allowance: Annual benefit is 2/3 (.667) of AFC plus an annuity based on the members accumulated contributions. Allowance may not exceed a member's AFC.	
Active Death Benefit	Eligibility: 1 year of eligibility service or death occurs in the performance of duty. Payable: Annual salary plus member's contributions with interest. Note: In lieu of lump sum payment can take Spouse/Child Law Active Death Benefit if qualifications below are met.	
Spouse/ Child Law Active Death Benefit	Eligibility: If the member 1. was eligible to retire 2. had at least 25 years of eligibility service or 3. was at least 55 years old with 15 years of eligibility service Payable: In lieu of active death benefit, spouse entitled to receive a lifetime monthly allowance based on an option 2 benefit. If no spouse, children under age 26 or disabled children at any age, shall receive 50% of what the member's basic allowance would have been, had the member been retired	
Line of Duty Death Benefit	A single lump sum payment consisting of the member's contributions and interest paid to the designated beneficiaries. <i>PLUS</i> the spouse receives a monthly benefit equal to 2/3 of member's AFC. If no spouse, children receive payment until youngest child attains age of 26, lifetime benefit for disabled children, or if no spouse or child, dependent parent for life.	

System: EMPLOYEES CONTRIBUTORY PENSION SYSTEM (ECPS)

Status: Established 7/1/1998; Open only to PGUs who elected NOT to participate in the ACPS

Membership	Mandatory for active employees of Town of Emmitsburg, City of Frostburg, Town of Middleton and City of Taneytown.	
Member Contributions	2% of annual compensation	
Average Final Compensation	Member prior to 7/1/2011: Average of 3 highest consecutive years of earnings Member on or after 7/1/2011: Average of 5 highest consecutive years of earnings	
Vested Benefits	Member prior to 7/1/2011: Eligibility: At least 5 years of eligibility service Allowance: Benefit payments begin at age 62 based on AFC at time of termination of employment. May qualify for a reduced benefit as early as age 55.	Member on or after 7/1/2011: Eligibility: At least 10 years of eligibility service Allowance: Benefit payments begin at age 65 based on AFC at time of termination of employment. May qualify for a reduced benefit as early as age 60.
Service Retirement	Member prior to 7/1/2011: Eligibility: 30 Years of eligibility service <u>OR</u> Age 62 with 5 years eligibility service Age 63 with 4 years eligibility service Age 64 with 3 years eligibility service Age 65 with 2 years eligibility service	Member on or after 7/1/2011: Eligibility: Age 65 with 10 years eligibility service <u>OR</u> Age + Eligibility Service years = 90
	Allowance: 1.2% (.012) of AFC x creditable service up to 6/30/98 1.4% (.014) of AFC x creditable service after 6/30/98	
Early Retirement	Member prior to 7/1/2011: Eligibility: Age 55 and 15 years of service Allowance: Service benefit reduced 6% per year (.005 X months) under age 62. Maximum reduction 42%	Member on or after 7/1/2011: Eligibility: Age 60 and 15 years of service Allowance: Service benefit reduced 6% per year (.005 X months) under age 65. Maximum reduction 30%
COLA	Service accrued prior to 7/1/2011 limited to a 3% compounded COLA. Service after 7/1/2011 limited to 2.5% for years system meets assumed interest rate, 1% for years assumed rate not met	
Ordinary Disability	Eligibility: 5 years of eligibility service if medical board certifies the member is permanently disabled with regards to the performance of their job duties and MSRPS BOT grants disability allowance. Allowance: Service retirement benefit with creditable service and salary projected to normal retirement age	
Accidental Disability	Eligibility: Permanently disabled as a direct result of an on the job injury. Must file within 5 years of the accident. Allowance: Annual benefit is 2/3 (.667) of AFC plus an annuity based on the members accumulated contributions. Allowance may not exceed a member's AFC.	
Active Death Benefit	Eligibility: 1 year of eligibility service or death occurs in the performance of duty. Payable: Annual salary plus member's contributions with interest. Note: In lieu of lump sum payment can take Spouse Law Active Death Benefit if qualifications below are met.	
Spouse/ Child Law Active Death Benefit	Eligibility: If the member 1. was eligible to retire 2. had at least 25 years of eligibility service or 3. was at least 55 years old with 15 years of eligibility service Payable: In lieu of active death benefit, spouse entitled to receive a lifetime monthly allowance based on an option 2 benefit. If no spouse, children under age 26 or disabled children at any age, shall receive 50% of what the member's basic allowance would have been, had the member been retired	
Line of Duty Death Benefit	A single lump sum payment consisting of the member's contributions and interest paid to the designated beneficiaries. <i>PLUS</i> the spouse receives a monthly benefit equal to 2/3 of member's AFC. If there is no spouse, children will receive the payment until the youngest child attains the age of 26, lifetime benefit for disabled children, or if no spouse or child, dependent parent for life.	

System: CORRECTIONAL OFFICERS RETIREMENT SYSTEM (CORS)

Status: Established 7/1/1974

Membership	Mandatory membership for permanent employees in eligible positions. State Personnel and Pensions § 25-201	
Member Contributions	5% of annual compensation	
Average Final Compensation	Member prior to 7/1/2011: Average of 3 highest years of earnings Member on or after 7/1/2011: Average of 5 highest years of earnings	
Vested Benefits	Member prior to 7/1/2011: 5 years of creditable service payable at age 55	Member on or after 7/1/2011: 10 years of creditable service payable at age 60
Service Retirement	Eligibility: 20 years of creditable service regardless of age, or age 55 for a correctional officer with 5 years of service if a member prior to 7/1/2011 or 10 years of service if a member on or after 7/1/2011. Allowance: AFC x Years of Service /55	
Early Retirement	Eligibility: Generally N/A. Exception: if you worked @ Baltimore City Jail prior to 1/1/1991 for at least 5 years and was CORS member on or after of 6/30/2006 the member has at least 10 years but less than 20 years of service.	
COLA	Service prior to 7/1/2011 Unlimited compounded COLA. Service on or after 7/1/2011 2.5% for years system meets assumed interest rate, 1% for years assumed rate not met	
Ordinary Disability	Eligibility: 5 years of eligibility service if medical board certifies the member is permanently disabled with regards to the performance of their job duties and MSRPS BOT grants disability allowance. Allowance: Greater of normal service benefit or if member is under normal retirement age, lesser of 25% of AFC or normal service benefit with projected salary and service. OR 25% of AFS if member is normal retirement age.	
Accidental Disability	Eligibility: Permanently disabled as a direct result of an on the job injury. Allowance: Annual benefit is 2/3 (.667) of AFC plus an annuity based on the members accumulated contributions. Allowance may not exceed a member's AFC.	
Active Death Benefit	Eligibility: 1 year of eligibility service or death occurs in the performance of duty. Payable: Annual salary plus member's contributions with interest. In lieu of lump sum payment can take Spouse Law Active Death Benefit if qualifications below are met.	
Spouse/ Child Law Active Death Benefit	Eligibility: If the member 1. was eligible to retire 2. had at least 25 years of eligibility service or 3. was at least 55 years old with 15 years of eligibility service Payable: In lieu of active death benefit, spouse entitled to receive a lifetime monthly allowance based on an option 2 benefit. If no spouse, children under age 26 or disabled children at any age, shall receive 50% of what the member's basic allowance would have been, had the member been retired	
Line of Duty Death Benefit	A single lump sum payment consisting of the member's contributions and interest paid to the designated beneficiaries. <i>PLUS</i> the spouse receives a monthly benefit equal to 2/3 of member's AFC. If there is no spouse, children will receive the payment until the youngest child attains the age of 26, lifetime benefit for disabled children, or if no spouse or child, dependent parent for life.	

System: LAW ENFORCEMENT OFFICERS PENSION SYSTEM (LEOPS)

Status: Established 7/2/1990

Membership	Mandatory membership for permanent employees in eligible positions.	
Member Contributions	7% of annual compensation until reaches maximum 32.5 years of service credit. No member contributions paid after 32.5 years of creditable service credit earned	
Average Final Compensation	Member prior to 7/1/2011: Average of 3 highest consecutive years of earnings Member on or after 7/1/2011: Average of 5 highest consecutive years of earnings	
Vested Benefits	Member prior to 7/1/2011: Eligibility: 5 years of eligibility service Allowance: Accrued retirement allowance payable at age 50.	Member on or after 7/1/2011: Eligibility: 10 years of eligibility service Allowance: Accrued retirement allowance payable at age 50.
Service Retirement	Eligibility: 25 years of service or age 50. Allowance: 2% average of final compensation for each year of creditable service up to a maximum of 32.5 years. Members may not exceed 65% of their AFC.	
Early Retirement	N/A	
COLA	Service prior to 7/1/2011 Up to 3% compounded. Service on or after 7/1/2011 2.5% for years system meets assumed interest rate, 1% for years assumed rate not met	
Ordinary Disability	Eligibility: 5 years of eligibility service if medical board certifies the member is permanently disabled with regards to the performance of their job duties and MSRPS BOT grants disability allowance. Allowance: Service retirement benefit with creditable service projected and salary to age 50. Maximum of 30 years	
Accidental Disability	Eligibility: Permanent disability from performing job duties and incapacity must have arisen out of, or in the course of, the actual performance of duty as certified by the MSRPS BOT. Allowance: Annual benefit is 2/3 (.667) of AFC plus an annuity based on the members accumulated contributions.	
Ordinary Death Benefit	Allowance: If active member dies with less than 1 year of eligibility service and death does not occur in the line of duty, beneficiary receives a single payment consisting of member's contributions with interest. If active member dies with at least one but less than two years of eligibility service and death does not occur in the line of duty, designated beneficiary receives a single payment of 100% of salary at the time of death plus member's accumulated contributions with interest.	
Active Death Benefit	Eligibility: 2 or more years of service and death was not in the line of duty Allowance: A single lump sum payment consisting of member's contributions and interest. <i>PLUS</i> the spouse receives a monthly benefit equal to 50% of the ordinary disability retirement allowance. If there is no spouse the children under the age of 26 will receive the payment until they attain the age of 26. Lifetime benefit for disabled child.	
Special Death Benefit	A single lump sum payment consisting of the member's contributions and interest paid to the designated beneficiaries. <i>PLUS</i> the spouse receives a monthly benefit equal to 2/3 of member's AFC. If there is no spouse, children will receive the payment until the youngest child attains the age of 26, lifetime benefit for disabled children, or if no spouse or child, dependent parent for life.	
DROP	Permits eligible retirees to continue to work as a law enforcement officer while depositing their monthly retirement allowance in an account earning 4% interest a year, compounded annually. Voluntary participation is the lesser of: (1) 7 years maximum, (2) difference between 32 years and member's years of service, or (3) term selected by member. Must have at least 25 years but less than 32 years of creditable service.	

System: LAW ENFORCEMENT OFFICERS RETIREMENT SYSTEM

Status: Established 7/2/1990 Closed 12/31/2004

Membership	No new members after 1/1/2005.
Member Contributions	Plan A members - 7% of annual compensation Plan B members - 5% of annual compensation
Vested Benefits	Eligibility: 5 years of creditable service Allowance: Accrued retirement allowance payable at age 50.
Average Final Compensation	Average of 3 highest years of earnings
Service Retirement	Eligibility: 25 years of service regardless of age or age 50 regardless of years of service. Allowance: 2.3 average of final compensation for each year of creditable service up to 30 years. Plus 1% of AFC for service over 30 years of creditable service.
Early Retirement	N/A
COLA	Plan A – Unlimited compounded Plan B – Limited to a maximum of 5% compounded COLA
Ordinary Disability	Eligibility: 5 years of eligibility service if MSRPS BOT certifies the member is permanently disabled with regards to the performance of their job duties. Allowance: Service retirement benefit with minimum 25% of AFC.
Accidental Disability	Eligibility: Permanently disabled as a direct result of an on the job injury as certified by the MSRPS BOT. Allowance: 2/3 of the AFC plus member's contribution as an additional annuity
Ordinary Death Benefit	Allowance: If active member dies with less than 1 year of eligibility service and death does not occur in the line of duty beneficiary receives a single payment consisting of member's contributions with interest. If active member dies with at least one but less than two years of eligibility service and death does not occur in the line of duty, designated beneficiary receives a single payment of 100% of salary at the time of death plus accumulated member's contributions with interest. .
Active Death Benefit	Eligibility: 2 or more years of service and death was not in the line of duty Allowance: A single lump sum payment consisting of the member's contributions and interest. <i>PLUS</i> the spouse receives a monthly benefit equal to 50% of the ordinary disability retirement allowance. If there is no spouse, children under age 26 will receive the payment until child attains the age of 26, lifetime benefit for disabled children or dependent parent for life.
Special Death Benefit	A single lump sum payment consisting of the member's contributions and interest paid to the designated beneficiaries. <i>PLUS</i> the spouse receives a monthly benefit equal to 2/3 of member's AFC. If there is no spouse, children under age 26 will receive the payment until child attains the age of 26, lifetime benefit for disabled children or if no spouse or child, dependent parent for life.
DROP	Permits eligible retirees to continue to work as a law enforcement officer while depositing their monthly retirement allowance in an account earning 4% interest a year, compounded annually. Voluntary participation is the lesser of: (1) 7 years maximum, (2) difference between 32 years and member's years of service, or (3) term selected by member. Must have at least 25 years but less than 32 years of service.

System: STATE POLICE RETIREMENT SYSTEM (SPRS)

Status: Established 7/1/1949

Membership	Mandatory for a police employee or cadet of the Maryland State Police	
Member Contributions	8% of annual compensation until member reaches maximum benefit at 28 years of creditable service credit. No member contributions paid after 28 years of creditable service credit earned.	
Average Final Compensation	Member prior to 7/1/2011: Average of 3 highest years of earnings Member on or after 7/1/2011: Average of 5 highest years of earnings	
Vested Benefits	Member prior to 7/1/2011 5 years of creditable service	Member on or after 7/1/2011 10 years of creditable service
	Allowance: accrued retirement payable at age 50	
Service Retirement	Member prior to 7/1/2011 22 years of creditable service regardless of age, or age 50.	Member on or after 7/1/2011 25 years of creditable service regardless of age, or age 50.
	28 years of service maximum. Mandatory retirement at age 60 Allowance: 2.55% of AFC for each year of creditable service up to a maximum of 28 years. Member's annual basic allowance may not exceed 71.4% of AFC	
Early Retirement	N/A	
COLA	Service earned before 7/1/2011 Unlimited, compounded COLA. Service on or after 7/1/2011 2.5% for years system meets assumed interest rate, 1% for years assumed rate not met	
Ordinary Disability	Eligibility: 5 years of eligibility service if MSRPS BOT certifies the member is permanently disabled with regards to the performance of their job duties. Allowance: computed as a service retirement based on service retirement formula. Benefit cannot be less than 35% of AFC. Earnings Limitations: retirees have an earning limitation on any employment with a participating employer.	
Special Disability	Eligibility: There is no minimum service credit requirement. Totally and permanently incapacitated for duty arising out of or in the course of the actual performance of duty without willful negligence by member and certified by the medical board Allowance: Annual benefit is 2/3 (.667) of AFC plus an annuity based on the member's accumulated contributions. Allowance may not exceed a member's AFC.	
Ordinary Death Benefit	Eligibility and Allowance: <u>Less than 1 year of eligibility service</u> and death does not occur in the line of duty - beneficiary receives a single payment of member's contributions with interest. <u>At least one but less than two years of eligibility service</u> and death does not occur in the line of duty, designated beneficiary receives a single payment of 100% of salary at the time of death plus member's accumulated contributions with interest.	
Active Death Benefit	Eligibility: 2 or more years of service and death was not in the line of duty Allowance: A single lump sum payment consisting of member's contributions and interest. <i>PLUS</i> spouse receives a monthly benefit equal to 1/2 of the member's AFC. If there is no spouse, children will receive the payment until the youngest child attains the age of 18, lifetime benefit for disabled children or if no spouse or child, dependent parent for life.	
Special Death Benefit	Eligibility: Death occurred in the line of duty. Allowance: A single lump sum payment consisting of member's contributions and interest. <i>PLUS</i> spouse receives a monthly benefit equal to 2/3 of the member's AFC. If there is no spouse, children under age 18 will receive the payment until child attains the age of 18, lifetime benefit for disabled children or if no spouse or child, dependent parent for life.	
DROP	Permits eligible retirees to continue to work as a state trooper while depositing their monthly retirement allowance in an account earning 4% interest a year, compounded annually. Voluntary participation is the lesser of: (1) 7 years, (2) difference between age 60 and member's age, (3) difference between 32 years and member's years of service, or (3) term selected by member.	

System: JUDGES RETIREMENT SYSTEM (JRS)

Status: Established 7/1/1969

Membership	Mandatory for judges of the District Court, Circuit Court, Court of Appeals, and Court of Special Appeals; members of the State Workers' Compensation Commission; and, full time masters in chancery and juvenile causes appointed on or before June 30, 1989.	
Member Contributions	8% of annual compensation for all members up to 16 years of service; after 16 years members no longer contribute.	
Vested Benefits	Member before 7/1/12: Immediate vesting, with payments beginning at age 60	Member after 7/1/2012: After 5 years, payments begin at age 60
	Allowance: Based on the creditable service accrued at time of termination of membership and salary of active judge/commissioner at time of retirement. For masters, the salary is that master's salary at time of termination of membership	
Service Retirement	Eligibility: Age 60, regardless of service. Members must retire at age 70 as required by Article IV, section 3 of the Maryland Constitution. Allowance: 2/3 of the salary of active judge for 16 years of membership. Benefit is prorated if service is less than 16 years.	
Early Retirement	N/A	
COLA	Retiree benefits are recalculated when the salary of active judge/commissioner is increased. Retired Masters receive an increase based on the percentage of increase provided to active Circuit Court judges.	
Ordinary Disability	Eligibility: Permanently disabled as determined by MSRPS BOT; no minimum service requirement. Allowance: Service retirement calculation based on the members' actual length in service. However, members with at least 3 years of eligibility service receive no less than 1/3 of annual compensation of an active judge of that court.	
Accidental Disability	N/A	
Active Death Benefit	50% of the retirement allowance that would have been payable were the member alive and eligible to receive a retirement allowance payable to the spouse. If the member does not have a spouse at the time of death, payable to child (ren) under the age of 26 - each child receives equal share until age 26. Payment ends when last child reaches age 26. If no spouse or children under age 26, receives annual salary plus member's contributions and interest.	
Survivor Benefits	If the member is married at time of retirement or has children under age 26, the member must designate the spouse or if no spouse, children under age 18 for the basic allowance which provides a 50% lifetime benefit (ends for child at age 26) at the death of the retiree. If no spouse or children under age 26 at time of retirement, the member may elect one of several optional reduced benefit allowances.	

System: LEGISLATIVE PENSION PLAN (LPP)

Status: Established 1/8/2003

Membership	Mandatory for legislators on or after January 14, 2015
Member Contributions	7% mandatory contributions of annual compensation for all members up to 22 years and three months of service. After that a member is no longer required to contribute to his/her retirement plan.
Vested Benefits	Eligibility: Members are vested with eight years of service. Eligible to receive vested benefit at service retirement age.
Service Retirement	Eligibility: Age 60 if earned creditable service before 1/14/2015. Age 62 if no earned creditable service before 1/14/2015. Member must have at least eight years of service Allowance: 3% of salary for each year of service for a maximum of 22 years and 3 Months (2/3 of salary)
Early Retirement	Eligibility: At least age 50 with earned creditable service before 1/14/2015 or age 55 with no earned creditable service before 1/14/2015 and eight years of service. Allowance: Service retirement benefit reduced 6% per year (.005 X month) under service retirement age. Maximum reduction 60% if retire at age 50 or 42% if retire at age 55.
COLA	Retiree's benefit is recalculated when the salary of active legislator is increased.
Ordinary Disability	Eligibility: Permanently disabled after eight years of service. Allowance: Service benefit earned at time of disability.
Accidental Disability	N/A
Active Death Benefit	Less than eight years of service - a lump sum benefit of annual salary plus member's contributions with interest. Eight years or more of service - surviving spouse receives 50% of the retirement allowance that would have been payable were the member alive and eligible to receive a retirement allowance. Or lump sum of annual salary plus member's contributions and interest. If not married, lump sum benefit.
Survivor Benefit	If the member is married at time of retirement, the member must designate the spouse for a 50% lifetime benefit. If the member is not married may designate a beneficiary for a monthly lifetime benefit or multiple beneficiaries for a lump sum payment. If the member marries or remarries during retirement, these alternate designations are voided and the spouse becomes the beneficiary.

III. Forms

Employers are not authorized to post or alter Maryland State Retirement Agency forms.

RETIREMENT FORMS

MSRA Website Forms may be printed or downloaded from website sra.maryland.gov

Forms are frequently updated. Print forms from the MSRA website for the most up-to-date form.

DOCUMENT FILING CHECKLIST

Retirement coordinators assist members in the completion and submission of forms to the State Retirement office. Below are some general guidelines for filing forms.

- Carefully Review the Completed Form:** Incomplete or inaccurate information will delay processing. It is essential that coordinators carefully review each form prior to submitting it to our office.
 - Full legal name including middle initial
 - Social Security Number on all forms and documents
 - Member signed and dated form
 - Complete beneficiary information- name, address, SSN
 - Accurate salary information
 - Date of Birth
 - Current address
 - Coordinator printed name on form
 - Coordinator signed and dated form
 - Coordinator included direct phone number

- Be Aware of Filing Deadlines:** Forms must be received by the retirement agency to meet filing deadlines. Late forms could either delay processing, payment or disqualify a member from obtaining the benefit. If not sure about a deadline, confirm it with our office.

- Notarize When Necessary:** A number of forms require notarization. Incomplete or improper notarization may STOP processing. Forms may be signed by Secretary of State approved remote notaries. Please refer members to the Secretary of State website for a list of [approved remote notaries](#). A Notary Public acknowledges the identity of the person signing the form, not the accuracy of the document. The document is legally binding if
 - The notary acknowledges the complete and signed form;
 - The notary seal is visible – lightly shade with pencil the raised seal to scan and upload to portal;
 - the notary filled in name of person signing the form, the notary’s title of office (notary public), and
 - There are NO cross-outs or changes.

The notary and retirement coordinator may be the same person. The notary does not have to actually witness the person signing the form. The date the person signed the form must be the same or *before* the date the notary signs the notary section.

- Supporting Documents:** Supporting documents must be readable and include member’s name and social security number

- Send Related Forms Together**

- Immediately Upload Forms to MSRA Employer Portal:** Benefits are paid in accordance with forms on file with the retirement agency; not the employer. Send all forms to the retirement agency. Do not delay submission. The secure [Employer Portal](#) is the preferred method of sending forms, secure messages and other documents.

Application for Membership FORM

APPLICANT'S SECTION

- Verify Social Security number. (Attach copy of Social Security card if possible).
- Birth date must be the same as attached proof of birth. Attach copy of an acceptable verification of birth date.
- Form must be signed and dated.
- Verify questions are answered; and if applicable, review transfer provisions with member and initial confirming they were read and reviewed.
 - o If #1 'Yes'- Are they an active or former member, retiree or withdrawn?
 - o If #3 'Yes'-Are they a retiree, beneficiary or both?

MSRPS retirees are *not* re-enrolled. Contact MSRA about Judges and Legislative.

RETIREMENT COORDINATOR'S SECTION

- Accurately answer employer questions
- Complete location code, number of contributions deducted per fiscal year, and system code.
- Sign, date and include direct telephone number
- See ENROLLING NEW MEMBERS section for more information.

Correctional Officers Positions – see § 25-201

Indicate retirement system:

Teachers' classifications (COMAR 22.04.03):

- *Public School (02) and Board of Education (03)*
- *University or State College (04)*
- *Community College (05)*
- *Public Library (06).*

- 02 – Correctional Officers' Retirement System
- 03 – State Police Retirement System
- 06 – Teachers' Pension Systems
- 07 – Employees' Pension Systems
- 09 – Law Enforcement Officers' Pension System

Teacher's Only: Attach job description.

VERIFICATION OF BIRTHDATE

Attach a *readable* photocopy of one of the documents listed below to applicant's form. Indicate changed name on copy of document submitted if applicant's name was changed by marriage, or court order. Submitted document must show the date of birth and include social security number.

- A. Any one of the following documents is acceptable for U.S. citizens:
Birth Certificate;
Adoption Record;
Statement of Age Card from the county health dept. or U.S. Bureau of Vital Statistics;
U.S. Passport;
Naturalization Records;
Census Records from the U.S. Bureau of Census;
Military Documentation from any branch of the U.S. Armed Forces;
Hospital Birth Record, certified by the custodian of the record;
Unexpired Driver's License;
Maryland Identification Card, issued by the Maryland MVA
- B. If the applicant is not a U.S. citizen, the following must be submitted:
Resident Alien Registration Receipt Card

Designation of Beneficiary FORM 4

Member or retiree designates individuals including minor children, other relatives, friends, estate, trustee or charitable organization to receive death benefits unless otherwise restricted by law.

APPLICANT'S SECTION

- Applicant to complete all sections down to member's signature.
- Check appropriate box if working, retired or vested.
- Must list at least one beneficiary.
- If retiring, fill in retirement date.
- Form must be acknowledged by a notary public.
- If member of more than one system, properly complete a *Designation of Beneficiary* (Form 4) for each system. Note plan on each form.

BENEFICIARIES

- Beneficiaries do not need to be related to the member or retiree.
- A member may designate as many primary and contingent beneficiaries as desired. (See BENEFICIARY DESIGNATION)

Primary beneficiary (ies)-Survivor benefit will be equally distributed between primary designated beneficiaries.

Contingent beneficiary (ies) - Survivor benefits will be equally distributed between contingent beneficiaries only if all primary beneficiaries are deceased.

- SPOUSE/ CHILD LAW: If the member meets certain eligibility requirements, the spouse or child may be eligible for a monthly allowance in lieu of a lump-sum payment if the member should die while on payroll.
- Beneficiary may be a minor child.
- If more than two primary or contingent beneficiaries are to be designated, an additional Form 4 must be used.

Multiple beneficiaries and forms: Check appropriate box in upper right hand corner. All forms must be signed, notarized and dated using the same date.

- Estate: Write "My Estate" in name section and as beneficiary address provide address of the person or business that will administer estate
- Organization/Charity: provide full name and address.
- If member or retiree established an Agreement of Trust or Testamentary Trust, they may name "Trustee as appointed by Agreement of Trust or Will" in the space provided for the beneficiary's address. Give the address of the Trustee or of the person or business that will administer the trust.

RETIREES Prior designations of beneficiaries do not carry forward from a member account to a retirement benefit. Retiring members must designate beneficiary(ies) on the retirement application, or by submitting a new Beneficiary Form with their retirement application if they are designating more than one beneficiary.



IMPORTANT: If retired under OPTION 2, 3, 5 or 6 STOP. Retiree must complete a Form 66 to initiate a beneficiary change.

See reverse side of Form 4 for further instructions.

Application for Withdrawal of Accumulated Contributions PACKAGE

This package contains

- Frequently Asked Questions About Form 5
- Special Tax Notice Regarding Your Rollover Options
- Summary of Major Retirement Benefits
- Application for Withdrawal of Accumulated Contributions (Form 5)*
- Trustee-to-Trustee Distribution Form for Rollovers (Form 193)*

WITHDRAWAL FORM APPLICANT'S SECTION

- Applicant to complete all sections down to member's signature.
- Form must be acknowledged by a notary public.
- The member signature acknowledges receipt of the Safe Harbor Notice and to affirm former member's direct rollover choice.
- Applicant must be terminated from employment and not retired to receive a return of member's contributions.
- Withdrawal of member's contributions will forfeit any accrued service and right to any future retirement benefit, including disability. By completing and submitting this form, any disability claim previously filed is terminated.

RETIREMENT COORDINATOR'S SECTION

Coordinator's section must be completed unless applicant has been separated from employment more than six months.

Sign, date and indicate direct telephone number.

Complete the member's termination date and agency name.

IMMEDIATELY Notify the retirement agency if the member does not terminate membership or returns to employment.

TRUSTEE-TO-TRUSTEE DISTRIBUTION FORM 193

- This Form is required if an individual selects Refund Choice No. 2 or Refund Choice No. 3 on the Application for Withdrawal of Accumulated Contributions (Form 5) to rollover part or all of their refund payment.
- Accompanying the *Trustee-to-Trustee Distribution Form (Form 193)* should be *Application for Withdrawal of Accumulated Contributions (Form 5)* and *Acknowledgement of Special Tax Notice and Affirmative Election (Form 746)* and *Special Tax Notice Regarding Plan Payments*.
- Rollover payments are made payable to the Financial Institution receiving the rollover for the benefit of the individual (e.g. National Bank for benefit of Robert Smith) and are mailed to the individual who must then deliver the check to the financial institution.

Application for an Estimate of Service Retirement Allowance FORM 9

APPLICANT COMPLETES FORM

- Verify the Social Security number is correct.
- Only one “Effective Date of Retirement” may be entered on this form. If estimates for more than one retirement date are needed, submit a separate form for each effective date of retirement.
- **RETIREMENT ALLOWANCES:** If member names a beneficiary, member will receive an estimate for the Basic Allowance and all option allowances (1-6). If choosing Option 2 or 5, beneficiary cannot be more than 10 years younger than the member unless the beneficiary is the spouse or disabled child. If no beneficiary is named, member will receive an estimate for the Basic Allowance and Options 1 and 4 only.
- Only one beneficiary may be listed on each form. The age of the beneficiary affects the benefit amount under options 2, 3, 5 or 6. If estimates for more than one beneficiary are needed, submit a separate form for each beneficiary.
- Sign and date the form.

RETIREMENT COORDINATOR

- Please encourage all members to register for mySRPS
- Remind member that once their first retirement check becomes due, they cannot change allowance option.

An estimate request does not obligate member to retire.

Estimates may take up to a month or longer to process.

[mySRPS is the fastest way to receive an estimate.](#)

[An estimate through mySRPS is the same as the estimate created by submitting a Form 9 except an estimate requested through a Form 9 will not include unused sick leave or any projected salary increases.](#)

[Please encourage all members to register for mySRPS.](#)

MILITARY CREDIT: Instruct the member to claim any military service prior to retiring by completing *Claim of Retirement Credit for Military Service (Form 43)*. A request to claim military service must be made prior to retirement

VIDEOS: Encourage the member to view retirement videos on website www.sra.maryland.gov

SEMINARS: Encourage the member to attend one of the state-sponsored pre-retirement seminars. Any member who is within eight years of retirement may attend these sessions. Registration for the Pre-Retirement Seminars may be provided by the retirement Coordinator, by downloading the registration form from the web site at www.sra.maryland.gov or by contacting the Maryland State Retirement Agency at the numbers indicated on this form.

QUESTIONS? Refer all questions regarding retirement issues, benefits, or policy be directed to a MSRA retirement benefits specialist. **Members can send a secure message through mySRPS.**

State Police - Application for an Estimate FORM 10

APPLICANT COMPLETES FORM

- Verify that the Social Security number is correct.
- Only one “Effective Date of Retirement” may be entered on this form. If estimates for more than one retirement date are needed, submit a separate form for each effective date of retirement.
- Complete only the front page of the form.
- **RETIREMENT ALLOWANCES:** If not married, the optional allowances are available. For the optional allowances, only one beneficiary may be listed on each form. If estimates for more than one beneficiary are needed for options 2, 3, 5 or 6, submit a separate form for each beneficiary.
- If choosing Option 2 or 5, the beneficiary cannot be more than 10 years younger than the applicant unless the beneficiary is a disabled child.
- Sign and date the form.

RETIREMENT COORDINATOR

- Review the checklist containing more detailed retirement information.

An estimate request does not obligate member to retire.

Estimates may take up to three months or longer to process.

mySRPS is the fastest way to receive an estimate. Please encourage all members to register for mySRPS. An estimate through mySRPS is the same as the estimate created by submitting a Form except an estimate requested through a Form will not include unused sick leave or any projected salary increases.

Name of Applicant _____

Date _____

CHECKLIST FOR FORM 10

(State Police - Application for an Estimate of Service Retirement Allowance)

Retirement Coordinator: Please review the following checklist in order to assist in completion of the Form 10.

- TIME FRAME: Recommend that a request for an estimate be done within 12 months of retiring.

UNUSED SICK LEAVE: The estimated monthly benefits provided by the State Retirement Agency will not include any unused sick leave credit the applicant may receive at retirement. At retirement, the unused sick leave days are reported and will be counted if the applicant retires and submits their retirement paperwork within 30 days of separating from employment.

- Instruct applicant to provide Social Security number, name, address and daytime telephone number.

- DATE OF RETIREMENT (MM DD YYYY) must be within one year of the date the applicant is completing the application.

To receive an estimate, the applicant must be eligible to retire on the effective date of retirement entered on the form.

If an estimate is desired for more than one retirement date, submit separate forms for each date.

RETIREMENT ALLOWANCES:

- By law, if the applicant is married, he or she must check only the Basic Allowance.
- If the applicant is not married, recommend he or she check off as many option selections as possible.

Checking various option payments will provide the applicant with more monetary information which will assist the applicant in making a sound financial decision in choosing a payment option.

- Advise the applicant who selected Option 2, 3, 5, or 6 of the following:

Applicant must enter beneficiary information on one person in order to receive estimated benefits under Options 2, 3, 5, or 6. Applicant must provide relationship of beneficiary to the applicant, name of the beneficiary, beneficiary's birth date and gender.

IMPORTANT: If Option 2 or Option 5 is selected, the beneficiary listed on the form may not be more than 10 years younger than the member unless the beneficiary is the applicant's disabled child.

- PURCHASE SERVICE CREDIT: Submit the *Request to Purchase Previous Service (Form 26)* with the Form 10 if the applicant wants to purchase eligible service for previous time worked and desires knowing how the purchase will affect the retirement benefit. A request to purchase service credit must be made prior to retirement.

CHECKLIST FOR FORM 10

(State Police - Application for an Estimate of Service Retirement Allowance)

Continued from previous page.

- Instruct the applicant to sign and date the form and mail it to the address shown at the top of the form.
- Once the applicant has received the estimate, any questions on the options should be directed to a MSRA retirement benefits specialist.

An applicant may make an appointment to see a retirement benefits specialist to answer questions, or may call and speak with a MSRA retirement benefits specialist, or may submit his/her questions in writing or by email to be answered by a MSRA retirement benefits specialist.

To make appointments or speak with a MSRA retirement benefits specialist, call (410) 625-5555 or 1-800-492-5909.

Members can send a secure message through mySRPS. Applicant may direct questions by email to sra@sra.maryland.gov. An applicant may also mail any questions to the following address:

**Maryland State Retirement Agency
120 East Baltimore Street
Baltimore, MD 21202**

Recommend applicant thinking of retiring:

MILITARY CREDIT: Instruct the applicant to claim any military service prior to retiring by completing *Claim of Retirement Credit for Military Service (Form 43)*. A request to claim military service must be made prior to retirement.

PLANNING: Encourage the applicant to attend a state-sponsored pre-retirement seminar held in the Spring at Maryland State Police headquarters. Any applicant who is within eight years of retirement may attend this session.

QUESTIONS: Recommend any questions regarding retirement issues, benefits, or policy be directed to a MSRA retirement benefits specialist.

Remind applicant to contact the Retirement Coordinator within six to eight weeks prior to retiring to receive the retirement application forms to retire.

Application for Service or Disability Retirement FORM 13-23

APPLICANT'S SECTION

- Read instructions fully before completing.
Also complete & submit: Direct Deposit Electronic Fund Transfer Sign-Up Form 85 and the IRS Form W-4P for Federal Tax Withholding, and Maryland State Tax Withholding Request Form 766.11.
- Complete Social Security number, name, address, daytime telephone.
- Indicate type: service retirement, ordinary disability or accidental disability retirement.
- Retirement date must be completed. Disability only: If blank, retirement agency will provide earliest retirement date (i.e. off payroll, claim date or end of LOA).
- If date is other than the first of the month, the retirement date is the first of the following month.

DISABILITY RETIREMENT: Must be completed and filed within 120 days of notification of Board approval for a disability retirement. COMAR 17.04.03.16E states, if a State employee is approved for disability retirement by MSRA, unless the employee resigns or is removed earlier, the employee shall be considered resigned from state service as of the 120th day after the approval.

- Answer all questions asked. Refer to page 1 before answering the questions on Voluntary Monies.
- If one beneficiary is named, fill in complete address, Social Security number and date of birth.
- Form must be acknowledged by a notary public.
- Member must be off payroll on retirement date.

OPTION SELECTION

- Select only one allowance option by signing and dating option choice
- If Options 2, 3, 5 or 6 are chosen, proof of birth must be attached for the beneficiary. Only one beneficiary may be chosen.
- If Option 2 or 5 is selected, the beneficiary chosen cannot be more than 10 years younger than the applicant unless the beneficiary is the spouse or applicant's disabled child. If the beneficiary under Option 2 or Option 5 is the

member's disabled child, complete Verification of Retiree's Disabled Child FORM 143 and send it with Form 13-23.

- See member proof of birth listed for Form 1 for acceptable beneficiary proof of birth date.
- Option Waiver (Form 703): Retiree can change their allowance option selection only by filing an Option Waiver (Form 703) and a new retirement application with MSRA before first payment is due.

RETIREMENT COORDINATOR'S SECTION

- Complete "most recent payroll period reported" section, noting the effective date of the last payroll period reported to the MSRA.
- Complete payroll information projected to the date of retirement for the applicant. Enter the payroll period contribution amount, standard hours, actual hours paid and the payroll ending date.
- No retirement contribution withheld if the last pay period ends on or after the retirement date.
- If the applicant will have a new annual salary in any of the projected payroll periods prior to retirement, enter the salary and effective date.
- Review the checklist for detailed instructions and retirement information.

- Unused sick leave is leave that was actually available to the employee as sick leave during employment. No other unused leave balances (i.e. personal leave) may be reported as unused sick leave.

- Section E: Unused Sick Leave –Prior to retirement certify total **days** of unused sick leave on the last day worked and recertify unused leave 30 days after retirement date regardless of whether number of unused leave changes.

Retain a copy of form and submit recertification of unused sick leave 30 days after retirement.

Name of Retiree _____

Date _____

CHECKLIST FOR FORM 13-23
(Application for Service or Disability Retirement)

Retirement Coordinator: Please review the following checklist before submitting the Form 13-23 to the Maryland State Retirement Agency.

ESTIMATES: Encourage member to request estimate (Form 9) of retirement benefit allowance before completing this form; preferably within the 12 months prior to retiring. Don't delay retirement waiting on an estimate. Estimate can take up to 3 months. See **Error! Reference source not found.**

DISABILITY RETIREMENT: Retirees are not eligible to file a disability claim.

A member or former member must file a disability claim prior to the effective date of a service retirement. Advise members eligible for retirement to contact MSRA to discuss retirement options prior to filing disability claim.

FORM 13-23 must be completed and filed within 120 days of notification of Board approval for a disability retirement. COMAR 17.04.03.16E states, if a State employee is approved for disability retirement by the Maryland State Retirement Agency, unless the employee resigns or is removed earlier, the employee shall be considered resigned from State service as of the 120th day after the approval.

PURCHASE SERVICE CREDIT:

Encourage member to apply to purchase any eligible service and to claim any military service not in his/her account. The form must be at the

MSRA prior to retirement in order for the member to be eligible to purchase or claim any additional service credit. See SERVICE CREDIT PACKET and MILITARY CREDIT

- Approximately TWO (2) months before retiring, give the member a copy of the *Application for Service or Disability Retirement* (Form 13-23) for completion. Member must return form to coordinator. Employer submits form to the Maryland State Retirement Agency (MSRA).
- Encourage member to read carefully application instructions on front page. Direct application form questions to a retirement benefits specialist at 410-625-5555 or 1-800-492-5909.

State Health Insurance Beneficiary

Coverage: For state employees, if eligible to participate in the State Employees Health Insurance Program, only Option 2, 3, 5 or 6 continue health program coverage for eligible surviving dependents (i.e., spouse, dependent children) after retiree's death. Contact employing agency for details. Eligible surviving dependent must be named as the beneficiary.

CHECKLIST FOR FORM 13-23
(Application for Service or Disability Retirement)

Continued from previous page

- VOLUNTARY MONEY:** If the member has voluntary money, be sure the member answered the question regarding distribution of that money.

To verify if the member has any voluntary money, refer to the member's latest Personal Statement of Benefits or most recent estimate.

A lump sum withdrawal of voluntary funds requires additional forms:

Form 742 Application for Withdrawal of Voluntary Funds
Form 193 Trustee-to-Trustee Distribution Form if applicable
Form 746 Acknowledgement of Special Tax Notice and Affirmative Election

Contact a retirement benefits specialist for forms or request the withdrawal form packet through our web site at sra.maryland.gov. Click on Participant, Member, Forms and Downloads and then Order Forms - Withdrawal of Voluntary Funds. See REFUNDS for more information.

- BENEFICIARY:** Verify member named a beneficiary.

Prior designations of beneficiaries do not carry forward from a member account to a retirement benefit. Retiring members must designate beneficiary(ies) on the retirement application, or by submitting a new Beneficiary Form with their retirement application if they are designating more than one beneficiary.

If only one beneficiary is being named, enter the beneficiary information on Form 13-23. If Options 2, 3, 5, or 6 are chosen, only one primary beneficiary may be named. No contingent beneficiary (ies) may be named.

If Options 2, 3, 5, or 6 are chosen, member must submit proof of birth for the beneficiary (See Section III Form 1 of this guide for a list of valid proofs of birth for the beneficiary).

If Option 2 or Option 5 is selected, check to be sure the member's beneficiary is not more than 10 years younger than the member unless the beneficiary is the member's spouse or disabled child.

If the beneficiary under Option 2 or Option 5 is the member's disabled child, complete Verification of Retiree's Disabled Child FORM 143 and send it with Form 13-23.

Basic Allowance, Options 1, or 4 allow for multiply beneficiaries. If these options are chosen and multiple beneficiaries desired, check the box on Form 13-23 indicating DESIGNATION OF BENEFICIARY FORM 4 attached and then submit the Form 4 with the list of beneficiaries.

Be sure the beneficiary's relationship to the member, gender and date of birth (MM DD YYYY) are completed on the form. The address of the beneficiary must be supplied.

- SIGNATURE/NOTARY:** Check if member has signed the bottom of page 2 and the signature was notarized. Notary seal **MUST** be visible. Lightly shade with pencil notary seal before upload to Employer Portal.

Check that the notary's commission date has not expired.

- ALLOWANCE OPTIONS:** Verify the member signed and dated next to the payment option selected.

Option Waiver (Form 703): Before the first payment is paid, a retiree can change their allowance option selection only by filing an Option Waiver (Form 703) with MSRA.

CHECKLIST FOR FORM 13-23
(Application for Service or Disability Retirement)

Continued from previous page

EMPLOYER SECTION: The employer completes the back of Form 13-23.

- Enter the member's name, social security number and job title on the back.
- SECTION A: Enter the date (MM DD YYYY) of the most recent payroll period reported.
- SECTION B: Complete if member is continuing employment after the most recent payroll period reported to the retirement date. If not, leave this section blank.

NOTE: No retirement contribution is due for a pay period ending on or after the retirement date. Please do not submit a contribution for this payroll period. Example: If the pay period ends on 7/10 and the retirement date is 7/1, no contribution is sent. If the retirement date is 7/1, and the last pay period ends 6/30, a contribution is required.

- SECTION C: Enter the member's last day on payroll. The last day the employee reported to work or was on paid leave.

REEMPLOYMENT IMPORTANT: No offers of reemployment should be made or discussed by the employer at the time of retirement.

Inform the member that they must wait at least 45 days after retirement date before being rehired by any MSRPS participating employer.

Being rehired by the same employer may cause the retiree to be subject to reemployment rules. Encourage retiree to contact MSRA before being rehired if they have any reemployment questions.

- SECTION D: Enter the employee's annual salary if it will differ from the annual salary reported on the most recent payroll period.

If no salary change will occur for the employee, check NO.

- Section E: Unused Sick Leave**

IMPORTANT: A member must retire within 30 days of separation from employment in order to have any unused sick leave days credited towards the retirement benefit.

Unused Sick Leave: Leave actually available to the employee as sick leave during employment. No other unused leave balances (i.e. personal leave) may be reported as unused sick leave.

Prior to the date of retirement: Calculate projected **days** of unused sick leave member will have after retirement date. Convert the number of unused sick leave hours to days by dividing their hours by the standard full-time hours. Example: 2500 hours ÷ 8 hours = 312.5 days which is reported as 312 days.

Standard Full-Time Hours: The standard full-time hours for State agencies and *most* participating governmental units (PGU) is eight (8) hours. Participating units whose standard full-time hours is less than eight (8) hours per day should divide unused sick leave hours by the employer's standard full-time hours. Example: 2500 hours ÷ 7.5 hours = 333.3 days. Report as 333 days.

Part-time employees: Divide unused sick leave hours by the standard full-time hours regardless of hours worked. Example: 1250 hours ÷ 8 hours = 156.25 days. Report as 156 days.

CHECKLIST FOR FORM 13-23
(Application for Service or Disability Retirement)

Continued from previous page.

Sign and date the back of the form.

Print clearly the name of the authorized agent. The retirement coordinator is usually the “authorized agent”.

Be sure that the daytime telephone number of the authorized agent is the person’s direct line and not a general number or call center. This is important in case the Agency needs to contact the authorized agent for any last minute adjustments to the form.

Mail the Form 13-23 directly to the Maryland State Retirement Agency at the address shown on the form.

Keep a copy of the back of Form 13-23.

OTHER RETIREMENT FORMS:

Send with Form 13-23

Direct Deposit Electronic Fund Transfer Sign-Up FORM 85

If applicable, retiree health insurance forms. Send directly to Benefits agency

After the retirement date: Coordinator must recertify unused leave 30 days after retirement date regardless of whether there are any changes.

Steps to reporting changes:

1. Complete “Recertified Sick Leave” section on previously copied form;
2. Calculate and write in the corrected number of days on the previously copied form;
3. Initial and date the corrected form; and
4. Send the revised, signed form to MSRA within 30 days of the member’s retirement date.

Submit sick leave recertification to the attention of Sick leave Recertification through the secure [Employer Portal](#).

Employer Unused Sick Leave Recertification FORM 13 SL

RETIREMENT COORDINATOR'S SECTION

IMPORTANT: Member must retire within 30 days of separation from employment for any unused sick leave days credited towards retirement benefit.

Unused Sick Leave: Leave actually available to employee as sick leave during employment. No other unused leave balances (i.e. personal leave) may be reported as unused sick leave.

Prior to the date of retirement: Calculate projected **days** of unused sick leave member will have after retirement date. Convert the number of unused sick leave hours to days by dividing their hours by the standard full-time hours. Example: 2500 hours ÷ 8 hours = 312.5 days which is reported as 312 days.

Standard Full-Time Hours: The standard full-time hours for State agencies and *most* participating governmental units (PGU) is eight (8) hours.

Participating units whose standard full-time hours is less than eight (8) hours per day should divide unused sick leave hours by the employer's standard full-time hours.

Example: 2500 hours ÷ 7.5 hours = 333.3 days. Report as 333 days.

Part-time employees: Divide unused sick leave hours by the standard full-time hours regardless of hours worked.

Example: 1250 hours ÷ 8 hours = 156.25 days. Report as 156 days.

After the retirement date: Coordinator must recertify unused leave 30 days after retirement date regardless of whether there are any changes.

Steps to reporting changes:

1. Complete "Recertified Sick Leave" section on previously copied form;
2. Calculate and write in the corrected number of days on the previously copied form;
3. Initial and date the corrected form; and
4. Send the revised, signed form to MSRA within 30 days of the member's retirement date.

An explanation is required if the difference between days reported after retirement is 10 days more than the days reported prior to retirement.

Submit sick leave recertification to the attention of Sick leave Recertification through the secure [Employer Portal](#).

UNUSED SICK LEAVE CREDIT CHART

Years of Service	Maximum UNUSED Sick Leave DAYS	UNUSED Sick Leave Days	Retirement Credit 10 month Teachers & Employees	Retirement Credit 12 Month Employees
0 - 1	0 - 15	1 - 10	0	0
1 - 2	16 - 30	11 - 32	1	1
2 - 3	31 - 45	33 - 54	2	2
3 - 4	46 - 60	55 - 76	3	3
4 - 5	61 - 75	77 - 98	4	4
5 - 6	76 - 90	99 - 120	5	5
6 - 7	91 - 105	121 - 142	6	6
7 - 8	106 - 120	143 - 164	7	7
8 - 9	121 - 135	165 - 186	8	8
9 - 10	136 - 150	187 - 208	9	9
10 - 11	151 - 165	209 - 230	10	10
11 - 12	166 - 180	231 - 252	10	11
12 - 13	181 - 195	253 - 274	10	12
13 - 14	196 - 210	275 - 296	11	13
14 - 15	211 - 225	297 - 318	12	14
15 - 16	226 - 240	319 - 340	13	15
16 - 17	241 - 255	341 - 362	14	16
17 - 18	256 - 270	363 - 384	15	17
18 - 19	271 - 285	385 - 406	16	18
19 - 20	286 - 300	407 - 428	17	19
20 - 21	301 - 315	429 - 450	18	20
21 - 22	316 - 330	451 - 472	19	21
22 - 23	331 - 345	473 - 494	20	22
23 - 24	346 - 360	495 - 516	20	23
24 - 25	361 - 375	517 - 538	20	24
25 - 26	376 - 390	539 - 560	21	25
26 - 27	391 - 405	561 - 582	22	26
27 - 28	406 - 420	583 - 604	23	27
28 - 29	421 - 435	605 - 626	24	28
29 - 30	436 - 450	627 - 648	25	29
30 - 31	451 - 465	649 - 670	26	30
31 - 32	466 - 480			
32 - 33	481 - 495			
33 - 34	496 - 510			
34 - 35	511 - 525			
35 - 36	526 - 540			
36 - 37	541 - 555			
37 - 38	556 - 570			
38 - 39	571 - 585			
39 - 40	586 - 600			
40 - 39	601 - 615			
41 - 42	616 - 630			
42 - 43	631 - 645			
43 - 44	646 - 660			
44 - 45	661 - 675			

Unused sick leave: Leave available to the employee as sick leave during employment. No other unused leave balances (i.e. personal leave) may be reported as unused sick leave. Unused sick leave cannot be used to qualify a member for retirement or reduce an early retirement reduction.

Employers certify all unused leave days and report unused sick leave days to the Maryland State Retirement Agency

Maryland State Retirement Agency determines unused sick leave retirement credit.

Retirees may receive creditable service for unused sick leave if the member retires on or before 30 days after the member is separated from employment (§ 20-206). (Retirement type: ordinary disability, early or service retirement). Retirees may receive one month of creditable service for each 22 days of unused sick leave reported. And an additional month if they have 11 or more days remaining. Retirees are allowed a maximum of 15 days of unused sick leave for each year of service credit.

Retirees with over 45 years of service and 670 days of unused sick leave may receive more unused sick leave credit unless they have reached their plans maximum benefit.

State Police - Application Service/Disability Retirement FORM 14-24

APPLICANT'S SECTION

- Read page 1 instructions fully before completing. OTHER FORMS: *Direct Deposit Electronic Fund Transfer Sign-Up Form 85* and the IRS Form W-4P for Federal Tax Withholding, and Maryland State Tax Withholding Request Form 766.11.

DISABILITY RETIREMENT: Must be completed and filed within 120 days of notification of Board approval for a disability retirement. COMAR 17.04.03.16E states, if a State employee is approved for disability retirement by MSRA, unless the employee resigns or is removed earlier, the employee shall be considered resigned from state service as of the 120th day after the approval.

- Social Security number, name, address, daytime telephone, marriage date and State must be completed.
- Retirement type: service retirement, ordinary disability or special disability retirement. (select only one)
- RETIREMENT DATE: Applicant must be off payroll. The retirement date is effective the first of the following month. Disability only: If the retirement date is blank, the Retirement Agency will provide the earliest possible date (i.e. off payroll, claim date or end of LOA)

- Answer all questions asked. See instructions before answering the questions on Voluntary Monies.
- If one beneficiary is named, fill in complete address, Social Security number and date of birth.

Form must be acknowledged by a notary public.

Retiree must be off payroll on retirement date.

OPTION SELECTION

- Select only one option. The choice is indicated by applicant's signature and date.
- Basic Allowance: If married, must choose Basic Allowance with Spouse as beneficiary. (proof of birth must be attached for spouse and/or children)
- If Options 2, 3, 5 or 6 are chosen, proof of birth must be attached for the beneficiary.
- If Option 2 or 5 is chosen, beneficiary cannot be more than 10 years younger than applicant unless beneficiary is a disabled child. If the

beneficiary under Option 2 or Option 5 is the member's disabled child, complete *Verification of Retiree's Disabled Child for Selection of Option 2 / 5 Beneficiary* (Form 143) and send it with Form 14-24.

- The same proof of birth that is accepted for Form 1 can be used to verify the birth date of a beneficiary. See Form 1 for a list of acceptable documents for verification of birth date.

RETIREMENT COORDINATOR'S SECTION

- Complete "most recent payroll period reported" section, note the effective date of the last payroll period reported to the MSRA.
- Complete payroll information projected to the date of retirement for Applicant. Enter the payroll period contribution amount, standard hours, actual hours paid and the payroll ending date.
- No retirement contribution withheld if last pay period ends on or after retirement date.
- Salary Change: Note any change in salary and effective date.

- Section E: Unused Sick Leave – Prior to retirement date certify total days of unused sick leave on the last day worked and recertify unused leave 30 days after effective date regardless of whether there are any changes.

- DROP: If the applicant is going into DROP, submit Form 756 and a binding letter of resignation with this application form.
- Review the checklist containing more detailed retirement information.

Name of Retiree _____

Date _____

CHECKLIST FOR FORM 14-24

(State Police - Application for Service or Disability Retirement)

Retirement Coordinator: Please review the following checklist before submitting the Form 14-24 to the Maryland State Retirement Agency.

ESTIMATES: Encourage applicant to request an estimate of his/her retirement benefits before completing this form. To receive an estimate, Form 10 must be completed and sent to the Agency within the 12 months prior to retiring.

DISABILITY RETIREMENT: Retirees are not eligible to file a disability claim.

A State Police member or former member must file a disability claim prior to the effective date of a service retirement. Advise applicant to contact MSRA to discuss retirement options prior to filing disability claim.

FORM 14-24 must be completed and filed within 120 days of notification of Board approval for disability retirement. COMAR 17.04.03.16E states, if a State employee is approved for disability retirement by MSRA, unless the employee resigns or is removed earlier, the employee shall be considered resigned from state service as of the 120th day after the approval.

PURCHASE SERVICE CREDIT

Encourage the applicant to file to purchase any eligible service and to claim any military service not in his/her account. The form must be at the MSRA prior to retirement in order for the applicant to be eligible to purchase or claim any additional service credit.

DEFERRED RETIREMENT OPTION PROGRAM (DROP)

If the applicant is eligible for the Deferred Retirement Option Program (DROP) and wants to participate, complete an *Application for the Deferred Retirement Option Program* (Form 756), a binding letter of resignation and an *Acknowledgement of Special Tax Notice and Affirmative Election* (Form 746) along with Form 14-24.

FORM 14-24

Approximately two months before retiring, give the applicant a copy of the *Application for Service or Disability Retirement* (Form 14-24) for completion.

Applicant must return FORM to coordinator for mailing to the Maryland Retirement Agency (MSRA). Only the employer may submit this form.

Encourage applicant to read carefully the instructions on the front page.

Any questions on the form should be directed to a retirement benefits specialist at 410-625-5555 or 1-800-492-5909.

STATE HEALTH INSURANCE: It is important that applicants understand that if they are eligible to participate in the State Employees Health Insurance Program, only an option providing a monthly benefit to an eligible surviving spouse or dependent children will continue their health insurance coverage (i.e., spouse, dependent children) after the death of the retiree. The applicant must choose one of these options and name the eligible surviving dependent as the beneficiary.

UNUSED SICK LEAVE: Applicant must retire within 30 days of separation from employment in order to have any unused sick leave credited towards retirement benefit.

CHECKLIST FOR FORM 14-24

(State Police - Application for Service or Disability Retirement)

Continued from previous page (2 of 4).

RETIREMENT DATE: A retirement date must be chosen.

The applicant must choose a date to retire when he/she is off payroll. If hours reported to the Agency, he/she may not retire that date.

Payment is made at the end of the month if the applicant chooses the first of that month for a retirement date. If an applicant chooses a date other than the first of the month, the payment will begin the end of the next month and will only be one month's benefit.

VOLUNTARY MONEY: If the applicant has voluntary money, be sure the applicant answered the question regarding distribution of that money.

To verify if the applicant has any voluntary money, refer to the applicant's latest Personal Statement of Benefits or most recent estimate.

A lump sum withdrawal of voluntary funds requires additional forms:

Form 742 Application for Withdrawal of Voluntary Funds
Form 193 Trustee-to-Trustee Distribution Form if applicable
Form 746 Acknowledgement of Special Tax Notice and Affirmative Election

Contact a retirement benefits specialist for forms or request the withdrawal form packet through our web site at sra.maryland.gov. Click on Participant, Member, Forms and Downloads and then Order Forms - Withdrawal of Voluntary Funds.

See REFUNDS for additional information.

BENEFICIARY: Verify applicant named a beneficiary.

Prior designations of beneficiaries do not carry forward from a member account to a retirement

benefit. Retiring members must designate beneficiary(ies) on the retirement application, or by submitting a new Beneficiary Form with their retirement application if they are designating more than one beneficiary.

If only one beneficiary is being named, enter the beneficiary information on Form 14-24. If Options 2, 3, 5, or 6 are chosen, only one primary beneficiary may be named. No contingent beneficiary (ies) may be named.

If Option 2 or Option 5 is selected, check to be sure the applicant's beneficiary is not more than 10 years younger than the applicant unless the beneficiary is the applicant's disabled child.

If the beneficiary under Option 2 or Option 5 is the applicant's disabled child, complete *Verification of Retiree's Disabled Child for Selection of Option 2 / 5 Beneficiary* (Form 143) and send it with Form 14-24.

Basic Allowance, Options 1, or 4 allow for multiply beneficiaries. If these options are chosen and multiple beneficiaries desired, check the box on Form 14-24 indicating Form 4 is attached and then submit the Form 4 with the list of beneficiaries.

Be sure the beneficiary's relationship to the applicant, gender and date of birth (MM DD YYYY) are completed on the form. The address of the beneficiary must be supplied.

Option Waiver (Form 703): Retiree can change their allowance option selection only by filing an Option Waiver (Form 703) and a new retirement application with MSRA before first payment is paid.

SIGNATURE/NOTARY: Check if applicant signed the bottom of page 2 and the signature was notarized.

Check that the notary's commission date has not expired. Notary seal must be visible.

CHECKLIST FOR FORM 14-24

(State Police - Application for Service or Disability Retirement)

Continued from previous page (3 of 4).

ALLOWANCE OPTION: Verify the applicant signed and dated next to the payment option selected.

MARITAL STATUS: If married, the applicant must select the Basic Allowance and name the spouse as beneficiary. If not married, the applicant may select any option.

If Options 2, 3, 5, or 6 are chosen, member must submit proof of birth for the beneficiary (See Section III Form 1 of the Retirement Coordinator's Manual for a list of valid proofs of birth for the beneficiary).

EMPLOYER SECTION: The employer completes the back of Form 14-24.

- Enter the name of the applicant on the back.
- SECTION A: Enter the date (MM DD YYYY) of the most recent payroll period reported.
- SECTION B: Determine the intent of the applicant regarding employment from the most recent payroll period to the retirement date. If applicant is continuing employment after the most recent payroll period reported, complete B section. If not, leave this section blank.

NOTE: If the last payroll period ends on or after the retirement date, no retirement contribution is owed by the applicant. Please do not submit a contribution for this payroll period, if possible.

- SECTION C: enter the applicant's last day on payroll.

IMPORTANT REEMPLOYMENT REMINDER:
No offers of reemployment should be made or discussed by the employer at the time of retirement.

Inform applicant he/she must wait at least 45 days (except for DROP participation) before being rehired by any MSRPS participating employer.

Except for DROP participation, being rehired by the same employer may cause the retiree to be subject to the rules of reemployment. There are other rules regarding reemployment that the retiree should be made aware. Encourage retiree to contact MSRA before being rehired if they have any reemployment questions.

- SECTION D: Enter the employee's annual salary if it will differ from the annual salary reported on the most recent payroll period.

If no salary change will occur for the employee, check NO.

- SECTION E: Unused Sick Leave

IMPORTANT: An applicant must retire within 30 days of separation from employment in order to have any unused sick leave days credited towards the retirement benefit.

Prior to the date of retirement: Calculate projected **days** of unused sick leave member will have on their retirement date. Convert the number of unused sick leave hours to days by dividing their hours by the standard full-time hours. Example: 2500 hours ÷ 8 hours = 312.5 days is reported as 312 days.

Retain a copy of the retirement application.

If the applicant is participating in DROP, report the number of unused sick leave days as instructed by the applicant.

CHECKLIST FOR FORM 14-24
(Application for Service or Disability Retirement)

Continued from previous page (4 of 4).

Sign and date the back of the form.

Print clearly the name of the authorized agent. The retirement coordinator is usually the “authorized agent”.

Be sure that the daytime telephone number of the authorized agent is the person’s direct line and not a general number or call center. This is important in case the Agency needs to contact the authorized agent for any last minute adjustments to the form.

Mail the Form 14-24 directly to the Maryland State Retirement Agency at the address shown on the form.

Keep a copy of the back of the Form 14-24.

After the retirement date: Coordinator must recertify unused leave 30 days after retirement date regardless of whether there are any changes.

Steps to reporting changes:

1. Complete “Recertified Sick Leave” section on previously copied form;
2. Calculate and write in the corrected number of days on the previously copied form;
3. Initial and date the corrected form; and
4. Send the revised, signed form to MSRA within 30 days of the member’s retirement date.

OTHER RETIREMENT FORMS:

Send with Form 14-24

If the applicant is participating in DROP, these forms are completed after DROP ends.

- *Electronic Fund Transfer Sign-Up* form (Form 85)
- the IRS Form W-4P for Federal Tax Withholding, and Maryland State Tax Withholding Request Form 766.11.
- *If applicable*, retiree health insurance forms. Send directly to Health Benefits agency

Submit sick leave recertification through the secure [Employer Portal](#).

Statement of Disability FORM 20

APPLICANT'S SECTION - PAGES 1 - 3

Be sure to read all instructions and points to know before completing form.

Applicant to complete, sign and date all appropriate areas.

Applicant must describe all conditions and symptoms impairing performance of their normal duties.

RELEASE OF MEDICAL RECORDS AUTHORIZATION: Must indicate name of employer and all physicians. Signature must be witnessed. If appropriate to medical condition, submit actual x-rays.

ACCIDENTAL/SPECIAL: Applicant must submit **employer's** first report of injury; information regarding status of their Workers' compensation claim, including copies of all award letters or state that no claim has been filed.

RETIREMENT COORDINATOR'S SECTION - PAGE 4

The retirement coordinator listed in SECTION TWO: Retirement Coordinator / Employer will receive all notifications and notices. Must submit forms listed to MSRA.

A copy of the applicant's job duties must accompany all applications and **must be signed by the supervisor** (or a person at that agency authorized to verify the job description).

Employer Filed: If the member is *unable* to apply, the Employees' System member's department head; the Teachers' System member's state or county superintendent of schools; with the consent of the member's State or county superintendent, their principal or supervisor may sign the Statement of Disability (Form-20), the Preliminary Application for Disability Retirement (Form-129), and the final retirement application (Form-13-23), selecting a retirement date and option on the member's behalf.

TREATING PHYSICIAN'S SECTION - PAGES 5 - 6

Treating physician must complete Physician's Medical Report, paying particular attention to item "VI. Evaluation." The physician must provide a clear statement of whether or not the claimant is permanently disabled from performing his or her job duties. Please submit last three years of primary care physician and other pertinent medical records. **Physician's report must be completed, signed and submitted regardless of other medical records submitted.**

FILING DEADLINES

Members cannot file for disability indefinitely. Claim will be closed if the member does not diligently pursue the claim. Applicants are subject to the following time limits:

- Teachers' Retirement System: five (5) years after paid employment ends.
- Other systems (except Judges' or Legislative): four (4) years after paid employment ends.

Membership ends when contributions and interest are withdrawn, member dies or retires. Withdrawn members are not eligible to file for disability.

Deadline Extension: If a former member of any of the systems listed above and have been off payroll for more than the time allotted for filing for benefits, member will be ineligible for benefits unless member can prove that the former member was mentally or physically incapacitated from filing within the established deadline due to the disability itself. In this situation, former member may be granted a 24-month filing extension. The 24-month filing extension does not apply to the Teachers' Retirement System, which has a 12-month filing extension. Contact the retirement agency for more information.

A claim for accidental disability must be made for an accident that occurred within the last five years. This rule does not apply to the State Police Retirement System, Correctional Officers' Retirement System and LEOPS.

Application by Surviving Beneficiary: Surviving beneficiary may be eligible to apply for a benefit if member dies within seven days of completing the *Preliminary Application for Disability Retirement* (Form 129) and the Maryland State Retirement Agency receives the form and affidavit of signature within 30 days of member's death. Beneficiary should contact the MSRA for filing instructions.

WORKERS' COMPENSATION

IMPORTANT NOTE: Instruct the member to contact the Retirement Agency to discuss impact of Workers' Compensation benefits on an accidental disability retirement.

Disability benefits are "coordinated" with benefits payable from Workers' Compensation. Retirement law may require the Retirement Agency to withhold an amount equivalent to the Workers' Compensation award if the Workers' Compensation benefits and disability benefits are based on the same event and are paid for the same period of time.

Retirees receiving an accidental disability retirement must notify the Retirement Agency in writing if additional Workers' Compensation awards are received.

The Retirement Agency may not offset a retirement allowance for Workers' Compensation benefits that are health insurance premiums, reimbursements for legal fees, medical expenses or other payments made to third parties and not to the retiree.

The offset described above does not apply to Employees' Pension System retirees who receive a disability retirement benefit as a former employee of a county board of education, the Board of School Commissioners of Baltimore City, or a participating governmental unit or a designated beneficiary.

Estimate of Disability Retirement Allowances FORM 21

APPLICANT'S SECTION

- Complete the front page of this form.
- Verify the Social Security number is correct.
- Effective date of retirement can be left blank. The Retirement Agency will determine the earliest effective date upon approval of disability benefit.
- Provide a daytime telephone number.
- If the beneficiary name and age have been left blank, no estimates will be provided for Options 2, 3, 5 and 6.
- If Option 2 or 5 is selected, the beneficiary cannot be more than 10 years younger than the applicant unless the beneficiary is the applicant's spouse or disabled child.
- File Form 21 along with the Statement of Disability (Form 20).

If effective date of retirement is other than the first of a month, monthly retirement benefit will not commence until the first of the month following selected retirement date. Benefits are paid at the end of each month for the month just ended.

State Police –Estimate of Disability Retirement Allowances FORM 22

APPLICANT'S SECTION

- Verify that the Social Security number is correct.
- Effective date of retirement can be left blank. The Retirement Agency will determine the earliest effective date upon approval of disability benefit.
- If the applicant is not married, the optional allowances are available. A beneficiary name and date of birth must be completed in order to provide estimates for Options 2, 3, 5 and 6.
- If Option 2 or 5 is selected, beneficiary cannot be more than 10 years younger than the applicant unless the beneficiary is the applicant's disabled child.
- File Form 22 along with the Statement of Disability (Form 20).

Request to Purchase Previous Service FORM 26

APPLICANT'S SECTION

- Complete all sections in the top half only.
- Use a separate form for each employer or retirement system.
- Exact dates of service must be completed by month/day/year.
- Applicant may not verify his or her own employment.
- Fill in signature and date and indicate a daytime telephone number.
- If enrolled under another last name for employment requested, please provide former name.
- Send Form 26 to the place of employment or appropriate retirement system for verification or certification. Do not send to the retirement agency for verification.

TYPES OF SERVICE REQUESTED FOR PURCHASE

In-State Service Member employment with a participating MSRPS employer including state agencies, participating governmental units and permanent teaching service. In-state service includes delayed enrollment, contractual service and any other State or Participating Governmental Unit service not already in their MSRPS account.

Leave of Absence Credit for a qualifying MSRA approved leave of absence up to a maximum of 2 years.

State Redeposit Contributions plus interest previously withdrawn from the MSRPS

Non-State Service Out-of-State and/or private school teaching, federal government, out-of-state municipal and non-participating municipal service

Municipal Redeposit Re-deposit of funds withdrawn or credit transferred from a non-participating municipal retirement system.

VERIFICATION OF EMPLOYMENT

- To be completed by agency where employed during requested dates of service.
- Complete all columns in the verification of employment section.
- Verify exact dates of employment by month/day/year. List all salary changes.
- When listing employment periods, do not indicate reason for leaving the job. This causes confusion and makes the employment period appear to be a leave period.
- When listing unpaid periods (i.e. leave of absence), **do not** identify these periods as employment. Specify that the period is a leave of absence and indicate the reason or type of leave.

CERTIFICATION OF WITHDRAWN MEMBERSHIP BY THE RETIREMENT SYSTEM CERTIFYING PREVIOUS MEMBERSHIP

- To be completed **only** by a municipal retirement system where previous membership has been withdrawn.
- Complete all columns in the Certification of Withdrawn Membership section.
- Specify dates of any additional service included in the withdrawn membership, military or purchased credit, etc.
- If membership was in a non-contributory plan, write "non-contributory" in "Total Amount Withdrawn" section.

Certification of Annual Salary FORM 28

AGENCY SECTION

- Submit Form 28 to the retirement agency upon the death of an active member.
- Complete all sections.
- Be sure date of death is accurate.
- Enter the number of unused sick leave days deceased had at time of death.

RETIREMENT COORDINATOR'S SECTION

- Complete payroll information by listing:
 - Last reported payroll to Maryland State Retirement Agency
 - Any interim payrolls to be submitted
 - Final employee payroll information
- Sign and date form.
- List Agency name and telephone number.

Election to Transfer Service FORM 37

Transfers to and from the Correctional Officers' System or the State Police System require continuous service

APPLICANT'S SECTION

- Verify that the Social Security number is correct.
- Applicant must complete name, address and day-time telephone number.
- Indicate former system and new system to which applicant is transferring.
- Date and signature of applicant must be completed.

RETIREMENT COORDINATOR'S SECTION

- Accurately answer employer information accurately.
- Answer questions A through G accurately.
- If member is transferring credit to the Teachers' system, give a brief job description of position. If job classification is not specifically listed in COMAR 22.04.03, attach a complete job description.
- Indicate system, location code, pay code and telephone number.
- Complete signature and date.
- If member is transferring from the Correctional Officer or the State Police system to any other system, call the retirement agency for instructions.
- When the transfer described above takes place, it is possible that the member may not receive a refund of the contributions.

Advise members to contact MSRA to discuss transfer rules, options and plan differences such as benefit allowance, retirement eligibility, contribution rate, vesting and any other transfer factors.

Election to Transfer Local Maryland Service FORM 37.26

APPLICANT'S SECTION

- Verify that the Social Security number is correct.
- Applicant must complete name, address and day-time telephone number.
- Indicate former system and new system to which applicant is transferring.
- Date and signature of applicant must be completed.

VERIFICATION OF EMPLOYMENT

- To be completed by agency where employed during requested dates of service.
- Complete all columns in the verification of employment section.
- Verify exact dates of employment by month/day/year. List all salary changes.
- When listing employment periods, do not indicate reason for leaving the job. This causes confusion and makes the employment period appear to be a leave period.
- When listing unpaid periods (i.e. leave of absence), **do not** identify these periods as employment. Specify that the period is a leave of absence and indicate the reason or type of leave.

CERTIFICATION OF WITHDRAWN MEMBERSHIP BY THE RETIREMENT SYSTEM CERTIFYING PREVIOUS MEMBERSHIP

- To be completed **only** by a municipal retirement system where previous membership has been withdrawn.
- Complete all columns in the Certification of Withdrawn Membership section.
- Specify dates of any additional service included in the withdrawn membership, military or purchased credit, etc.
- If membership was in a non-contributory plan, write "non-contributory" in "Total Amount Withdrawn" section.

Election to Combine Prior Employees or Teachers Pension Service FORM 37.37

Election to combine prior vested Employees or Teachers Pension System service credit and/or accumulated contributions with current Employees or Teachers Pension System service credit subject to a different benefit rate and/or eligibility.

APPLICANT'S SECTION

- Verify that the Social Security number is correct.
- Applicant must complete name, address and day-time telephone number.
- Date and signature of applicant must be completed.
- The member will be notified in writing if the transfer results in a contributions deficiency

RETIREMENT COORDINATOR'S SECTION

- Accurately answer employer information accurately.
- Answer questions A through D accurately.
- Indicate system, location code, pay code and telephone number.
- Complete signature and date.

Advise members to contact MSRA to discuss transfer rules, options and plan differences such as benefit allowance, retirement eligibility, contribution rate, vesting and any other transfer factors.

This is an irrevocable election. Once made it cannot be reversed.

Claim of Retirement Credit for Military Service FORM 43

- If active duty was **prior** to membership in the State Retirement and Pension System of Maryland, member must have at least ten years of creditable service to be eligible for military credit.
- If active duty interrupts the membership in the State Retirement and Pension System, there is no creditable service requirement. The claimant must return to active membership in a State system within one year of release from active military duty. Also, the claimant must not accept any other permanent employment between the release from active duty and the return to the job.
- Inactive duty in the National Guard and service while a member of the reserve component of the armed forces of the United States is determined by a point system based on the number of days in a year the member is actively participating in the National Guard or other reserve forces. This type of military service can be claimed once the member has at least ten years of creditable service.

APPLICANT'S SECTION

- Applicant must complete top half.
- Complete dates of entry and discharge from the military must be included.
- A legible copy of the DD-214 or its equivalent must be attached.
- For multiple periods of active duty, attach a DD-214 or its equivalent for each period.

Qualified Leave of Absence or Military Notification FORM 46

APPLICANT'S SECTION

- Applicant completes top half.
- Only one type of leave should be indicated.
- Leave may be requested up to a maximum of two years.
- Exact dates of the leave by month/day/year must be completed.
- An explanation of the leave for service that is government sponsored and/or subsidized must be attached.
- The leave form should be filed on or before the first day of the leave. MSRA Executive Director has limited authority to waive filing period requirements.
- If member is unable, employer may complete Form 46 on their behalf.
- If member is called to military duty, complete section, "Notification of Entry on Active Duty Military Service."

RETIREMENT COORDINATOR'S SECTION

- Check appropriate retirement plan.
- List date leave was approved, agency name and agency code.
- Sign, date and include telephone number.
- Forward the original copy to the retirement agency.
- Advise members to submit a *Request to Purchase Previous Service* (Form 26) upon returning to work from an approved leave of absence.
- Advise member they or their beneficiary may be eligible during their absence for a disability or death benefit (§38-102). Advise member returning from military duty to submit Form-43 *Claim of Retirement Credit for Military Service* upon their return.

See APPROVED LEAVE OF ABSENCE or MILITARY NOTIFICATION for further information.

Election Not to Participate in the MSRPS FORM 60

THIS FORM IS COMPLETED BY ELIGIBLE EMPLOYEES ELECTING
TO PARTICIPATE IN THE OPTIONAL RETIREMENT PLAN (ORP)

Eligible institutions of higher learning include: University System of Maryland, Morgan State University, St. Mary's College of Maryland, Community Colleges, and the Maryland Higher Education Commission.

APPLICANT'S SECTION

- Applicant completes personal data at the top of form.
- Applicant completes election not to participate in boxed area, filling in date and signature.
- Form 60 must be accompanied by the plan contract.
- If employed with a community college, applicant must also submit the "Certification of Professional Position for Optional Retirement Program" with Form 60 and the plan contract.

RETIREMENT COORDINATOR'S SECTION

- Indicate system, location code and number of pay periods reported per year.
- Sign and date form.
- List agency and telephone number.

Membership in MSRPS is mandatory until and unless the eligible employee selects the Optional Retirement Plan (ORP) within the first year of becoming eligible (Title 30).

Once an eligible employee selects ORP, they cannot change their election to enroll in MSRPS.

The option to participate in an alternate retirement plan is final, binding and irrevocable as long as the individual is an employee of an institution of higher learning which permits such an option.

If contributions were made to the MSRPS before ORP enrollment, they are immediately vested and cannot be withdrawn until ORP member is no longer employed by a participating employer or retires.

Election Not to Participate in the MSRPS FORM 60.15

THIS FORM IS COMPLETED BY ELIGIBLE ELECTED AND APPOINTED OFFICIALS
ELECTING NOT TO PARTICIPATE IN THE
MARYLAND STATE RETIREMENT AND PENSION SYSTEM

APPLICANT'S SECTION

- Applicant completes personal data at the top of form.
- Applicant completes election not to participate in boxed area, filling in date and signature.

RETIREMENT COORDINATOR'S SECTIONS

- Provide elected or appointed person's job classification, date of hire and certifies the applicant meets one of the criteria listed.
- Indicate system, location code and number of pay periods reported per year.
- Sign and date form.
- List agency and telephone number.
- Complete, sign and submit Optional Membership Eligibility Questionnaire with appropriate documentation.

Membership is optional for certain officials elected and appointed for a fixed term if they were elected or hired on or after July 1, 2015 as set forth in Section 23-204, State Personnel and Pension Article, Annotated Code of Maryland. These individuals must elect to participate in the Employees' Pension System on or before their effective date of participation. To elect not to participate, the elected or appointed official must complete the following form:

Form 60.15 Election Not to Participate- Fixed Term Elected or Appointed Official

Their decision is a one-time irrevocable decision. Once an eligible employee elects not to participate, they cannot change their election to enroll in MSRPS.

Direct Deposit Electronic Fund Transfer Sign-Up FORM 85

The Electronic Fund Transfer Sign-Up Form is mandatory for all retirees.

If it is an undue hardship for the retiree to have his or her check electronically fund transferred (i.e., direct deposited), the retiree must write the Executive Director of the Maryland State Retirement Agency asking for permission to have the check delivered in the mail.

The Direct Deposit-Electronic Fund Transfer Sign-Up Form should be filed with the Application for Service or Disability Retirement (Form 13-23) and the IRS Form W-4P for Federal Tax Withholding, and Maryland State Tax Withholding Request Form 766.11.

This form is also used by retirees to institute a change of bank or financial institution. The payee should maintain accounts at both financial institutions until the transition is complete, i.e. after the new financial institution receives the payee's Electronic Funds Transfer payment.

Retiree or Beneficiary Section I

- Retiree or Beneficiary completes SECTION I with personal data.
- Retiree or Beneficiary must authorize transfer by filling in date and signature.

International Automated Clearing House Transaction Rules- Electronic payments to retiree designated account must comply with the provisions of U.S. law, as well as the requirements of the Office of Foreign Assets Control. If retiree receives monthly retirement benefit via direct deposit at a U.S. bank and then has the entire benefit amount forwarded to a foreign bank (a bank located in a country outside the United States), retiree must check the box labeled **F** on the front side of this form.

Financial Institution Section II

- Financial Institution representative completes SECTION II with account information.
- Financial Institution representative must certify account information by filling in financial institution name, address and date and signature.

LEOPS – Estimate of Service Retirement Allowances FORM 97

APPLICANT COMPLETES FORM

- Verify that the Social Security number is correct.
- Only one “Effective Date of Retirement” may be entered on this form. If estimates for more than one retirement date are needed, submit a separate form for each effective date of retirement.
- Submit home telephone number.
- Complete only the front page of the form.
- If officer is not married, the optional allowances are available. For the optional allowances, only one beneficiary may be listed on each form. If estimates for more than one beneficiary are needed for Options 2, 3, 5 or 6, submit a separate form for each beneficiary.
- If Option 2 or 5 is selected, the beneficiary cannot be more than 10 years younger than the applicant unless the beneficiary is the applicant’s disabled child.
- Sign and date the form.

RETIREMENT COORDINATOR

Review the checklist containing more detailed retirement information with the member.

The retirement agency does not acknowledge receipt of estimate applications.

Estimates may take up to three months or longer to process.

Name of Member _____

Date _____

CHECKLIST FOR FORM 97

(LEOPS - Application for an Estimate of Service Retirement Allowance)

Retirement Coordinator: Please review the following checklist in order to assist members in completion of the Form 97.

- TIME FRAME:** Recommend that a request for an estimate be done by members who are within 12 months of retiring.

UNUSED SICK LEAVE: The estimated monthly benefits provided by the Maryland State Retirement Agency will not include any unused sick leave credit the member may receive at retirement. At retirement, the unused sick leave days are reported and will be counted if the member retires and submits retirement paperwork within 30 days of separating from employment.

- Instruct member to provide Social Security number, name, address and daytime telephone number.

- DATE OF RETIREMENT (MM DD YYYY)** must be within one year of the date the member is completing the application.

To receive an estimate, the member must be eligible to retire on the effective date of retirement entered on the form.

If an estimate is desired for more than one retirement date, submit two separate forms.

RETIREMENT ALLOWANCE: If married, the member must select the Basic Allowance and name the spouse as beneficiary.

If not married, recommend the member check off as many option selections as possible.

Checking various option payments will provide the member with more monetary information which will assist the member in making a sound financial decision in choosing a payment option.

- Advise the member who selected Option 2, 3, 5, or 6 of the following:

Member must enter beneficiary information on one person in order to receive estimated benefits under Options 2, 3, 5, or 6. Member must provide relationship of beneficiary to the member, name of the beneficiary, beneficiary's birth date and gender.

IMPORTANT: If Option 2 or Option 5 is selected, the beneficiary listed on the form may not be more than 10 years younger than the member unless the beneficiary is the member's disabled child.

CHECKLIST FOR FORM 97

(LEOPS - Application for an Estimate of Service Retirement Allowance)

Continued from previous page.

- PURCHASE SERVICE CREDIT: Submit the *Request to Purchase Previous Service* (Form 26) with the Form 97 if the member wants to purchase eligible service for previous time worked and desires knowing how the purchase will affect the retirement benefit. A request to purchase service credit must be made prior to retirement and in the 12 months before the member retires.

Send the *Request to Purchase Previous Service* (Form 26) to the employer where the service was worked for verification. Form 26 is then sent to MSRA for determination of a cost.
- Instruct the member to sign and date the form and mail it to the address shown at the top of the form.
- Once the member has received the estimate, any questions on the options should be directed to a retirement benefits specialist.

A member may make an appointment to see a MSRA retirement benefits specialist to answer questions, or may call and speak with a retirement benefits specialist, or **can send a secure message through mySRPS**, or may submit his/her questions in writing or by email to be answered by a retirement benefits specialist.

To make appointments or speak with a MSRA retirement benefits specialist, call (410) 625-5555 or 1-800-492-5909.

Member may direct questions by **secure message through mySRPS**, or email to sra@sra.state.md.us. A member may also mail any questions to the following address:

Maryland State Retirement Agency
120 East Baltimore Street
Baltimore, MD 21202
- Recommend for any member thinking of retiring the following:

MILITARY CREDIT: Instruct the member to claim any military service prior to retiring by completing *Claim of Retirement Credit for Military Service* (Form 43). A request to claim military service must be made prior to retirement.

Encourage the member to attend the state-sponsored pre-retirement seminar, usually held in the Spring. Any member who is within eight years of retirement may attend these sessions. Registration for pre-retirement seminars may be provided by the retirement coordinator, by contacting the Maryland State Retirement Agency at the numbers indicated on this form or by downloading the registration form from the web site at sra.maryland.gov

Encourage the member to view retirement videos on website www.sra.maryland.gov

Recommend any questions regarding retirement issues, benefits, or policy be directed to a MSRA retirement benefits specialist.

Remind member to contact the retirement coordinator within six to eight weeks prior to retiring to receive the retirement application forms to retire.

LEOPS - Application for Service or Disability Retirement FORM 98-101

APPLICANT'S SECTION PAGE 1

- Read page 1 instructions fully before completing.
Also complete and submit: Direct Deposit Electronic Fund Transfer Sign-Up (Form 85 and the IRS Form W-4P for Federal Tax Withholding, and Maryland State Tax Withholding Request Form 766.11)

DISABILITY RETIREMENT: Must be completed and filed within 120 days of notification of Board approval for a disability retirement. COMAR 17.04.03.16E states, if a State employee is approved for disability retirement by MSRA, unless the employee resigns or is removed earlier, the employee shall be considered resigned from state service as of the 120th day after the approval.

APPLICANT'S SECTION

- Complete Social Security number, name, address, daytime telephone. If married, marriage date and State/jurisdiction must be completed.
- Indicate retirement type: (only one) service retirement, ordinary disability or special disability retirement.
- Retirement date must be completed. Disability only: If blank, retirement agency will provide earliest retirement date (i.e. off payroll, claim date or end of LOA).
- Applicant selects only one option. The choice is indicated by applicant's signature and date.
- Basic Allowance: If married, must choose Basic Allowance with Spouse as beneficiary. (proof of birth must be attached for spouse and/or children)
- If Options 2, 3, 5 or 6 are chosen, proof of birth must be attached for the beneficiary.
- If a date other than the first of the month is selected as the retirement date, payment becomes effective the first of the following month.
- Answer all questions asked. Refer to page 1 before answering the questions on Voluntary Monies.
- If one beneficiary is named, fill in complete address, Social Security number and date of birth.
- Form must be acknowledged by a notary public.
- If Option 2 or 5 is selected, the beneficiary cannot be more than 10 years younger than the applicant unless the beneficiary is the applicant's disabled child (Complete Verification of Retiree's Disabled Child FORM 143)
- The same proof of birth that is accepted for Form 1 can be used to verify the birth date of a beneficiary. See Form 1 for a list of acceptable documents for verification of birth date.

RETIREMENT COORDINATOR'S SECTION

- Complete "most recent payroll period reported" section, noting the effective date of the last payroll period reported to the MSRA.
- Complete the payroll information projected to the date of retirement for the applicant. Enter the payroll period contribution amount, standard hours, actual hours paid and the payroll ending date.
- If the applicant will have a new annual salary in any of the projected payroll periods prior to retirement, enter the salary and effective date.
- Section E: Unused Sick Leave –Prior to retirement certify total days of unused sick leave on the last day worked and recertify unused leave 30 days after effective date regardless of whether there are any changes.
- Include member's social security number on the back of form.
- If the applicant is going into DROP, submit Form 756 and a binding letter of resignation with this application form.
- Review the checklist containing more detailed retirement information.

Name of Retiree _____

Date _____

CHECKLIST FOR FORM 98-101

(LEOPS - Application for Service or Disability Retirement)

Retirement Coordinator: Please review the following checklist before submitting the Form 98-101 to the Maryland State Retirement Agency. All items should be checked off prior to mailing to ensure that the correct procedure has been followed. (Page 1 of 4)

ESTIMATES: A member is encouraged to have requested an estimate of his/her retirement benefits before completing this form. To receive an estimate, Form 97 must be completed and sent to the Agency within the 12 months prior to retiring.

DISABILITY RETIREMENT: Retirees are not eligible to file a disability claim.

A member or former member must file a disability claim prior to the effective date of a service retirement. Advise members eligible for retirement to contact MSRA to discuss retirement options prior to filing disability claim.

Form 98-101 must be completed and filed within 120 days of notification of Board approval for a disability retirement. COMAR 17.04.03.16E states, if a State employee is approved for disability retirement by MSRA, unless the employee resigns or is removed earlier, the employee shall be considered resigned from state service as of the 120th day after the approval.

Approximately two months before retiring, give the member a copy of the *Application for Service or Disability Retirement* (Form 98-101) for completion. Tell the member that this form must be returned to coordinator for mailing to the Maryland State Retirement Agency (MSRA). Only the employer may submit this form.

- Encourage the member to file to purchase any eligible service and to claim any military service not in his/her account. The form

must be at the MSRA prior to retirement in order for the member to be eligible to purchase or claim any additional service credit.

- If the member is eligible for the Deferred Retirement Option Program (DROP) and wants to participate, complete an *Application for the Deferred Retirement Option Program* (Form 504), a binding letter of resignation and an *Acknowledgement of Special Tax Notice and Affirmative Election* (Form 746) along with Form 98-101.

- Encourage the member to read carefully the front page of the form before attempting to complete the form. Any questions on the form should be directed to a retirement benefits specialist at 410-625-5555 or 1-800-492-5909.

STATE HEALTH INSURANCE: For state employees, it is important that the member understand that if they are eligible to participate in the State Employees Health Insurance Program, only an option providing a monthly benefit to an eligible surviving spouse or dependent children will continue their health insurance after the death of the retiree. The member must choose one of these options and name the eligible surviving dependent as the beneficiary.

- UNUSED SICK LEAVE: Remind the member that he or she must retire within 30 days of separation from employment in order to have any unused sick leave credited towards the retirement benefit.**

CHECKLIST FOR FORM 98-101
(LEOPS - Application for Service or Disability Retirement)

Continued from previous page (2 of 4).

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|---|--|
| <p><input type="checkbox"/> RETIREMENT DATE: Check to be sure that a retirement date was chosen.</p> <p>The member must choose a date to retire when he/she is off payroll. If the member is having hours reported to the Agency, he/she may not retire on that date.</p> <p>Payment is made at the end of the month if the member chooses the first of that month for a retirement date. If a member chooses a date other than the first of the month, the payment will begin the end of the next month and will only be one month's benefit.</p> <p><input type="checkbox"/> VOLUNTARY MONEY: If the member has voluntary money, be sure the member answered the question regarding distribution of voluntary money.</p> <p>To verify if the member has any voluntary money, refer to the member's latest Personal Statement of Benefits or most recent estimate.</p> <p>Additional forms will need to be completed to determine how the voluntary money is paid. Contact a retirement benefits specialist for the necessary forms or request the form packet through our web site at sra.maryland.gov Click on Participant, Member, Forms and Downloads and Order forms. The forms for voluntary money are listed under Withdrawal of Voluntary Funds.</p> <p><input type="checkbox"/> BENFICIARY: Verify that the member named a beneficiary.</p> <p>Prior designations of beneficiaries do <u>not</u> carry forward from a member account to a retirement benefit. Retiring members must designate beneficiary(ies) on the retirement application, or by submitting a new</p> | <p>Beneficiary Form with their retirement application if they are designating more than one beneficiary.</p> <p>If the member is married, by law the member must select the Basic Allowance and name the spouse as beneficiary.</p> <p>If only one beneficiary is being named, enter the beneficiary information on Form 98-101. If Options 2, 3, 5, or 6 are chosen, only one primary beneficiary may be named. No contingent beneficiary (ies) may be named.</p> <p>If Option 2 or Option 5 is selected, check to be sure the member's beneficiary is not more than 10 years younger than the member unless the beneficiary is the member's disabled child.</p> <p>If the beneficiary under Option 2 or Option 5 is the member's disabled child, complete <i>Verification of Retiree's Disabled Child for Selection of Option 2 / 5 Beneficiary</i> (Form 143) and send it with Form 98-101.</p> <p>Basic Allowance, Options 1, or 4 allow for multiply beneficiaries. If these options are chosen and multiple beneficiaries desired, check the box on Form 98-101 indicating Form 4 is attached and then submit the Form 4 with the list of beneficiaries.</p> <p>Be sure the beneficiary's relationship to the member, gender and date of birth (MM DD YYYY) are completed on the form. The address of the beneficiary must be supplied.</p> <p>Option Waiver (Form 703): Retiree can change their allowance option selection only by filing an Option Waiver (Form 703) <u>before</u> first payment is paid.</p> |
|---|--|

CHECKLIST FOR FORM 98-101

(LEOPS - Application for Service or Disability Retirement)

Continued from previous page (3 of 4).

- SIGNATURE/NOTARY:** Check to see if member has signed the bottom of page 2 and the signature was notarized.

Check that the notary's commission date has not expired.

- ALLOWANCE OPTION:** Verify that the member signed and dated next to the payment option selected.

If Options 2, 3, 5, or 6 are chosen, member must submit proof of birth for the beneficiary (See Section III Form 1 of this guide for a list of valid proofs of birth for the beneficiary).

EMPLOYER SECTION: Complete the back of Form 98-101. This may only be completed by the **Employer**.

- Enter the member's name and job title on the back.
- SECTION A:** Enter the date (MM DD YYYY) of the most recent payroll period reported.
- SECTION B:** Complete if member is continuing employment after the most recent payroll period reported, complete B section. If not, leave this section blank.

NOTE: If the last payroll period ends on or after the retirement date, no retirement contribution is owed by the member. Please do not submit a contribution for this payroll period, if possible.

- SECTION C:** Enter the member's last day on payroll.

Make the member aware that he/she must wait at least 45 days (except for DROP participants) before being rehired by the any MSRPS employer.

Being rehired by the same employer may cause the retiree to be subject to the rules of reemployment. There are other rules regarding reemployment that the retiree should be made aware. Encourage retiree to contact MSRA before being rehired if they have any reemployment questions.

- SECTION D:** enter the employee's annual salary if it will differ from the annual salary reported on the most recent payroll period.

If no salary change will occur for the employee, check **NO**.

REEMPLOYMENT IMPORTANT: No offers of reemployment should be made or discussed by the employer at the time of retirement.

CHECKLIST FOR FORM 98-101

(LEOPS - Application for Service or Disability Retirement)

Continued from previous page (4 of 4).

SECTION E: Unused Sick Leave

IMPORTANT: A member must retire within 30 days of separation from employment in order to have any unused sick leave days credited towards the retirement benefit.

Prior to the date of retirement: Calculate projected **days** of unused sick leave member will have on their retirement date. Convert the number of unused sick leave hours to days by dividing their hours by the standard full-time hours. Example: 2500 hours ÷ 8 hours = 312.5 days is reported as 312 days.

Retain a copy of the retirement application.

- If the member is participating in DROP, report the number of unused sick leave days as instructed by the member.

- Sign and date the back of the form.

Print clearly the name of the authorized agent.

Be sure that the daytime telephone number of the authorized agent is the person's direct line and not a general number or call center. This is important in case the Agency needs to contact the authorized agent for any last minute adjustments to the form.

- Mail the Form 98-101 directly to the Maryland State Retirement Agency at the address shown on the form.

- Keep a copy of the back of the Form 98-101.

After the retirement date: Coordinator must recertify unused leave 30 days after effective date regardless of whether there are any changes.

Steps to reporting changes:

1. Cross out the incorrect number of unused sick leave days on previously copied form;
2. Write in the corrected number of days on the previously copied form;
3. Resign and date the corrected form;
4. Write the member's Social Security number near his or her name at the top of the back page; and
5. Send the revised, signed form to MSRA within three weeks of the member's retirement date.

Submit sick leave recertification through the secure [Employer Portal](#).

OTHER RETIREMENT FORMS:

Send with Form 98-101 or if the member is participating in DROP, these forms are completed after DROP ends.

- Electronic Fund Transfer Sign-Up form (Form 85),
- Form W-4P for Federal Tax Withholding, and Maryland State Tax Withholding Request Form 766.11.
- If applicable, retiree health insurance form

LEOPS - Application for Disability Estimate FORM 100

APPLICANT'S SECTION

- Complete only the front page of this form.
- Verify that the Social Security number is correct.
- Effective date of retirement can be left blank. Retirement agency personnel will determine the earliest effective date upon approval of disability benefit.
- If the beneficiary name and age have been left blank, no estimates can be provided for Options 2, 3, 5 and 6.
- If Option 2 or 5 is selected, the beneficiary cannot be more than 10 years younger than the applicant unless the beneficiary is the applicant's disabled child.
- File Form 100 along with the Statement of Disability (Form 20).

Preliminary Application for Disability Retirement FORM 129

Protects the benefit payable to the beneficiary. Payment selection becomes effective if the applicant is approved for a disability retirement and dies before submitting the Application for Service or Disability Retirement (Form 13-23).

APPLICANT'S SECTION

- Applicant filing for ordinary or accidental disability must complete this form.
 - Must be submitted with the Statement of Disability Form (Form 20).
 - Applicant chooses either Option 2 or Option 1 as a payment selection. If Option 2 selected, applicant must supply beneficiary information on the form for one beneficiary only. If naming spouse, marriage date and State/jurisdiction must be completed.
- Notary Reminders: Include the notary's title of office (notary public), include name of member completing the form. Notary seal must be visible. The document is not legally binding if there are any cross-outs or changes.
- Active death benefit will be paid if member is on payroll the date they die.

Do not write in any other option.

RETIREMENT COORDINATOR

- Be sure applicant has selected an Option. If Option 2 is selected, be sure the beneficiary information has been provided.
- Sign and date form.
- List agency name.
- Return original copy to the Maryland State Retirement Agency.

EMPLOYER

If the member is *unable* to apply, the Employees' System member's department head; the Teachers' System member's state or county superintendent of schools; with the consent of the member's State or county superintendent, their principal or supervisor may sign the Statement of Disability (Form-20), the Preliminary Application for Disability Retirement (Form-129), and the final retirement application (Form-13-23), selecting a retirement date and option on the member's behalf.

Application by Surviving Beneficiary: Surviving beneficiary may be eligible to apply for a benefit if member dies within seven days of completing the *Preliminary Application for Disability Retirement* (Form 129) and the Maryland State Retirement Agency receives the form and affidavit of signature within 30 days of member's death. Beneficiary should contact the MSRA for filing instructions.

Power of Attorney: Must attach an original copy

Verification of Retiree's Disabled Child FORM 143

Option 2/5 Beneficiary

Maryland law (§21-402) restricts who can be designated as a beneficiary under payment options 2 & 5. Retirees who select payment option 2 or 5 cannot name a beneficiary who is ten (10) or more years younger than the retiree unless that beneficiary is the retiree's spouse or disabled child.

Child must be disabled as certified by a physician to be named as the retiree's beneficiary under payment option 2 or 5.

APPLICANT

- Complete member and option selection information.
- Complete Section I: Retiree's Disabled Child.
- Forward form to physician to complete Section II.

PHYSICIAN

Physician completes Section II and submits completed form to the Maryland State Retirement Agency.

LEOPS – Deferred Retirement Option Program [DROP] FORM 504

APPLICANT'S SECTION

- Complete all sections on the form.
- Verify with MSRA eligibility to participate in DROP.
- Be sure to provide a daytime telephone number.
- Effective date of participation should be same date as the officer's retirement date.
- Form must be acknowledged by a notary public.
- File Form 504 along with Form 98-101 and binding letter of resignation.

RETIREMENT COORDINATOR'S SECTION

- Sign and date form.

LEOPS – Deferred Retirement Option Program [DROP] FORM 505
DROP APPLICATION TO WITHDRAWAL

APPLICANT'S SECTION

- Complete all sections on the form.
- Be sure to provide a daytime telephone number.
- Form must be acknowledged by a notary public.
- File Form 505 along with Form 505.2, Form 746, Form 193, Form 131 and Form 85. Optional form 766, Form 77 and Form 4.

RETIREMENT COORDINATOR'S SECTION

- Sign and date form.

State Police – DROP FORM 505.2 Election to Terminate DROP

APPLICANT'S SECTION

- Complete all sections on the form.
- Be sure to provide a daytime telephone number.
- Form must be acknowledged by a notary public.
- File Form 505.2 along with Form 505, Form 746, Form 193, Form 131 and Form 85. Optional form 766, Form 77 and Form 4.

RETIREMENT COORDINATOR'S SECTION

- Sign and date form.

**State Police – Deferred Retirement Option Program [DROP] FORM 506
BINDING LETTER OF RESIGNATION**

APPLICANT'S SECTION

- Complete all sections on the form.
- Verify with MSRA eligibility to participate in DROP.
- Be sure to provide a daytime telephone number.
- Effective date of participation should be same date as the Applicant's retirement date.
- Form must be signed and dated by applicant

EMPLOYER SECTION

- Sign, date and submit form.

LEOPS– Deferred Retirement Option Program [DROP] FORM 507
BINDING LETTER OF RESIGNATION

APPLICANT'S SECTION

- Complete all sections on the form.
- Verify with MSRA eligibility to participate in DROP.
- Be sure to provide a daytime telephone number.
- Effective date of participation should be same date as the Applicant's retirement date.
- Form must be signed and dated by applicant

EMPLOYER SECTION

- Sign, date and submit form.

Option Waiver FORM 703

- Form must be requested from the Maryland State Retirement Agency.
- Before the first check becomes normally due, member/retiree completes the top of form indicating previous allowance option selection and desired option selection. Form must be acknowledged by a notary.
- Member/retiree submits notarized waiver form to the Maryland State Retirement Agency. Member/retiree must submit beneficiary proof of birth if choosing a dual life annuity (Options 2, 3, 5 or 6).

Prior Period Payroll Adjustment FORM 714

Form is completed by retirement coordinator or payroll staff to report prior pay periods worked by members but not previously or properly reported to the Maryland State Retirement Agency (MSRA). Form 714 permits employers to adjust the following payroll data: status of employment, actual annual compensation, employee contribution, hours paid, standard hours, and percentage of time worked, pay period base salary, or annual earnable compensation.

- All form sections must be completed.
- Preparer Information: Include preparer name, title, direct telephone number and date.
- Member Information: Include the member's social security number, full name (Last, First, MI), system code and employer location.
- Complete all payroll fields with *corrected* payroll information.
- Page Total: Sum of all employee contributions on page.
- See reverse of form 714 for further instructions.
- Payment of Missed Contributions: If missed contributions are paid through payroll deductions or by the employer, the *Remittance Reconciliation Form, Revenue Control Transmittal* and the member's missing contributions plus interest must be submitted with Form 714 to properly credit the member's account.
- Send all forms to the attention of the Data Control Division- Payroll Unit.

Submission of the Form 714 without contributions will result in a bill being generated by MSRA to the member, and deficiency being placed on the member's account. Payment for any missed contributions can be made at *anytime* during an employee's membership. Interest is applied at the end of the each fiscal year.

Employer Portal- PGU employers' payroll staff or coordinators use the [Employer Portal](#) to adjust payroll data previously submitted, such as salary, hours worked and/or contributions.

The secure [Employer Portal](#) is the preferred method of sending forms, secure messages and other documents.

State Police – Deferred Retirement Option Program [DROP] FORM 756

APPLICANT'S SECTION

- Complete all sections on the form.
- Verify with MSRA eligibility to participate in DROP.
- Be sure to provide a daytime telephone number.
- Effective date of participation should be same date as the Applicant's retirement date.
- Form must be acknowledged by a notary public.
- File Form 756 along with Form 14-24 and binding letter of resignation.

RETIREMENT COORDINATOR'S SECTION

- Sign and date form.

State Police – Deferred Retirement Option Program [DROP] FORM 757

DROP APPLICATION TO WITHDRAWAL

APPLICANT'S SECTION

- Complete all sections on the form.
- Be sure to provide a daytime telephone number.
- Form must be acknowledged by a notary public.
- File Form 757 along with Form 757.2, Form 746, Form 193, Form 128 and Form 85. Optional form 766, Form 77 and Form 4.

RETIREMENT COORDINATOR'S SECTION

- Sign and date form.

State Police – DROP FORM 757.2 Election to Terminate DROP

APPLICANT'S SECTION

- Complete all sections on the form.
- Be sure to provide a daytime telephone number.
-
- Form must be be acknowledged by a notary public.
- File Form 757 along with Form 757.2, Form 746, Form 193, Form 128 and Form 85. Optional form 766, Form 77 and Form 4.

RETIREMENT COORDINATOR'S SECTION

- Sign and date form.

Maryland State Tax Withholding Request FORM 766.11

- This form is used for RETIREES to authorize Maryland State tax deductions from their monthly Maryland State Retirement and Pension System retirement payments.
- Form 766.11 should be filed with the Application for Service or Disability Retirement and the Direct Deposit-Electronic Fund Transfer Sign-Up Form (Form 85)

STATE TAX WITHHOLDING

Designate withholding preference by doing **ONE** of the following:

- Check box for NO State tax withholding.
- OR
- Indicate a whole dollar amount to be withheld. The Maryland Income Tax or a competent tax advisor can help determine the withholding amount. The retirement agency cannot compute this amount for the retiree.

If there are questions of interpretation, the provisions of Division II and III of the State Personnel and Pension Article of the Annotated Code of Maryland and Code of Maryland Annotated Regulations (COMAR) takes precedence in resolving questions regarding the policies and benefits of the Maryland State Retirement and Pension System.