

MARYLAND STATE POLICE PERSONNEL DIRECTIVE



Retirement Benefits - Civilian Employees Distribution: All Civilian Employees Index: PER 20.03 PLI Reference: N/A Rescinds: Chapter 4, Sec. VII (H) Chapter 4, Sec. VIII (H) Issued: 01/01/2013 Revised: 02/01/2014

.01 Purpose

To provide civilian employees with information regarding retirement benefits upon separation of service.

.02 Policy

MSP will provide guidance and assistance to civilian personnel to facilitate their participation in a State-sponsored pension and retirement system.

.03 Definitions

SERVICE RETIREMENT: the lifetime monthly benefit which depends on the system, service credit and age.

VESTED BENEFIT: a benefit not payable at the time of separation from employment, but is deferred until the employee reaches retirement age.

.04 References

MD. CODE ANN., STATE PERS. & PENS., §23-101.et seq.

MD. CODE ANN., STATE PERS. & PENS., §24-101.et seq.

MD. CODE ANN., STATE PERS. & PENS. §37-101.et seq.

MD. CODE ANN., STATE PERS. & PENS. §38-101.et seq.

Maryland State Retirement & Pensions System (http://sra.maryland.gov/).

.05 CALEA Standards

LE: 22.2.2 TA: 4.2.3 CM: 3.2.3

PER 20.03 Retirement Benefits - Civilian Personnel

.06 Procedures

A. Participation

- 1. All eligible MSP employees will participate in a State-sponsored retirement program which is governed by the Annotated Code of Maryland, State Personnel & Pensions Article.¹
- 2. Civilian employees must be members of the appropriate retirement system established by State Personnel & Pensions Article.
- 3. Upon appointment, the Human Resources Division (HRD)will give all new civilian employees a copy of the:
 - a. Employee's Retirement Plan Pamphlet(http://www.sra.maryland.gov/); and
 - b. State Employee's Health Plan Guide.

B. Benefits

- 1. An employee is vested in the system after 10 years if hired after June 30, 2011; due to recent changes in pension vesting requirements, other employees should consult the State Retirement & Pension Systems *Benefits Handbook* to determine when they are vested.
- 2. A normal full service retirement is calculated by the Rule of 90: the combined age and years of eligibility service must equal at least 90.
- 3. Early retirement is at age 60 with 15 years of service.
- 4. An employee's military service can be calculated once the employee is vested and full details are listed in the *Guide to Military Service* pamphlet.
- 5. If an employee is hired after being employed with another jurisdiction, time can be transferred, but it must be done within one year of employment with the State of Maryland
- 6. Employees will contribute 7% of their base salary toward retirement effective July 1, 2011, which will entitle the employee to 1.5% for each year of service upon retirement.
- 7. After 30 years, retirement benefit is 45% of the employee's final average salary based on the average of the five highest years of service

C. Retired Civilian Employee Identification Card

- 1. A permanent full-time MSP civilian employee, who is retiring under the State retirement system, may receive a retiree identification card.
- 2. Identification cards are available for civilian retirees, and may be requested through the Commander of HRD.
- 3. Retired civilian identification cards will be obtained by completing a Form 120, Requisition, signed by the employee's commander or director.
- 4. The retiree must make an appointment with the Forensic Sciences Division (FSD) so an identification card photo may be taken.

¹ LE: 22.2.2(a) TA: 4.2.3(a) CM: 3.2.3(a)

2 of 3

PER 20.03 Retirement Benefits - Civilian Personnel

- 5. FSD will forward the card to HRD, where receipt of the card by the employee will be documented.
- 6. The format and content of the identification card will be approved by the Superintendent.

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