

Section I - Scope

The City offers two retirement plans to its employees depending on classification.

The City is a member of the Maryland State Retirement and Pension Agency. The MSRPA is a State agency that administers retirement benefits for over 150 voluntarily participating local governmental agencies. The system provides important coverage both during a member's working career and after they retire. Enrollment is not optional. Any employee eligible to participate in the plan must be enrolled.

Sworn police and fire personnel do not participate in the State plan. Sworn police and fire personnel participate in a City-sponsored police and fire retirement plan. Participation in the plan is not optional; all eligible employees are required to enroll.

Section II – Retirement and Pension Plans

Depending on the employee's hire date, they may be enrolled in the MSRPA Employee's Reformed, Contributory, or Non-Contributory Pension System. Employees may verify which system they are enrolled by contacting the MD State Retirement Agency at 1-800-492-5909.

Section III - Disability Retirement Benefits

If you are vested and become disabled, you may be eligible to receive either an ordinary or accidental disability benefit.

Detailed information on both plans and disability retirement information is available in the Human Resources Department as are all necessary forms.