



Bill No. 25-06
Concerning: Amendment to Frederick County
Employees Retirement Plan
Introduced: March 18, 2025
Revised: _____ Draft No. _____
Enacted: April 15, 2025
Effective: July 1, 2025
Expires: June 16, 2025
Frederick County Code, Chapter _____
Section(s) _____

COUNTY COUNCIL FOR FREDERICK COUNTY, MARYLAND

By: Council President Brad Young on behalf of County Executive Jessica Fitzwater

AN ACT to: amend the Frederick County Employees Retirement Plan effective July 1, 2025 to update the retirement age provisions for 911 specialists in the Department of Emergency Communications hired on or after July 1, 2011.

Date Council Approved: 4/15/2025 Date Transmitted to Executive: 4/17/2025

Executive: Jessica Fitzwater Date Received: 4/17/2025

Approved: ✓ Date: 4/21/25

Vetoed: _____ Date: _____

Date returned to Council by County Executive with no action: _____

By amending:

Frederick County Code, _____ Section(s) _____

Other: Frederick County Employees Retirement Plan

Boldface

Underlining

[Single boldface brackets]

Heading or defined term.

Added to existing law.

Deleted from existing law.

Existing law unaffected by bill.

1 Bill No. 25-06

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3 The County Council of Frederick County, Maryland, finds it necessary and appropriate to
4 amend the Frederick County Employees Retirement Plan to implement the changes to the
5 retirement age provisions for 911 specialists in the Department of Emergency Communications
6 hired on or after July 1, 2011.
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8 NOW, THEREFORE, BE IT ENACTED BY THE COUNTY COUNCIL OF
9 FREDERICK COUNTY, MARYLAND, that the Frederick County Employees Retirement Plan
10 be, and it is hereby, amended as shown on the attached Exhibit 1.
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12 AND BE IT FURTHER ENACTED, that the amendments shown on Exhibit 1 will be
13 effective as provided in the Exhibit 1 on or after the effective date of this Bill.
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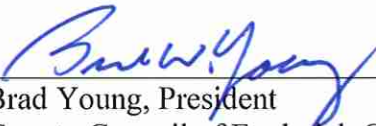
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19 Brad Young, President
20 County Council of Frederick County,
21 Maryland 

Exhibit 1

Article II of the Frederick County Employees Retirement Plan is amended to add a definition for "911 Specialists" effective July 1, 2025, located alphabetically in line with the existing definitions:

911 Specialists – A pension-eligible employee of the Department of Emergency Communications, who is authorized by the County to perform the following 911 specialist duties, in a training or independent capacity:

(a) receiving and processing 911 requests for emergency services;

(b) other support functions directly related to receiving and processing 911 requests for emergency services; or

(c) dispatching law enforcement officers, fire rescue services, emergency medical services, and other public safety services to the scene of an emergency.

This includes employees who are authorized to perform these functions but who primarily supervise, direct, audit, or train.

Article II of the Frederick County Employees Retirement Plan is amended to modify the "Actuarial Reduction" definition in its entirety as follows, effective July 1, 2025:

Actuarial Reduction - A reduction which will cause a benefit with a starting date which precedes a Participant's Normal Retirement Date to be the Actuarial Equivalent of the benefit which would otherwise have been payable at Normal Retirement Date. However, notwithstanding any factors set forth in the definition of Actuarial Equivalent for benefits paid to Non-Uniformed Participants[.];

(a) the reduction with respect to a Non-Uniformed Participant whose Employment Commencement Date is prior to July 1, 2011 shall be equal to .5% of the benefit for each month during the first five years preceding the first day of the month coincident with or next following the Participant's attainment of age 60.

(b) The reduction with respect to a Non-Uniformed Participant who is a 911 Specialist and whose Employment Commencement Date is on or after July 1, 2011 shall be equal to .5% of the benefit for each month during the first five years preceding the first day of the month coincident with or next following the Participant's attainment of age 60.

(c) The reduction with respect to a Non-Uniformed Participant who is not a 911 Specialist and whose Employment Commencement Date is on or after July

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Bill No. 25-06

1 1, 2011 shall be equal to .5% of the benefit for each month during the first ten years preceding
2 the first day of the month coincident with or next following the Participant's attainment of age
3 65.

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7 Article II of the Frederick County Employees Retirement Plan is amended to modify the
8 "Normal Retirement Date" definition in its entirety as follows, effective July 1, 2025:
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10 Normal Retirement Date – With respect to a Non-Uniformed Participant whose Employment
11 Commencement Date is before July 1, 2011, [T]the first day of the month coinciding with or next
12 following the earlier of: (i) the date on which a Non-Uniformed Participant has completed 25 Years
13 of Eligibility Service, or (ii) the date on which a Non-Uniformed Participant has met one of the
14 following age and service requirements:

<u>Age</u>	<u>Years of Eligibility Service</u>
60	5 Years
61	5 Years
62	5 Years
63	4 Years
64	3 Years
65 or older	2 Years

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26 With respect to a Non-Uniformed Participant who is a 911 Specialist and whose Employment
27 Commencement Date is on or after July 1, 2011, the first day of the month coinciding with or next
28 following the earlier of: (i) the date on which the 911 Specialist has completed 25 Years of Eligibility
29 Service, or (ii) the date on which the 911 Specialist has attained at least age 60 and completed at least
30 five Years of Eligibility Service.

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32 With respect to a Non-Uniformed Participant who is not a 911 Specialist and whose Employment
33 Commencement Date is on or after July 1, 2011, the first day of the month coinciding with or next
34 following the earlier of the date on which a Non-Uniformed Participant has (i) completed 30 Years
35 of Eligibility Service, or (ii) attained at least age 65 and completed at least five Years of Eligibility
36 Service.

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40 Article VI of the Frederick County Employees Retirement Plan is amended to modify
41 Section 6.1 ("Normal Retirement") in pertinent part as follows, effective July 1, 2025:
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43 {...}

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Bill No. 25-06

(a) Non-Uniformed Participants - Subject to Sections 6.1(d) and (e), the monthly retirement income for Non-Uniformed Participants who reach a Termination Date on or after July 1, 2000 shall be equal to:

{...}

(b) Dual Service Participants - Subject to Section 6.1[(e)](f) and (g), the monthly retirement income for Dual Service Participants who reach a Termination Date on or after July 1, 2000 shall be equal to:

{...}

(d) Non-Uniformed Participants who are 911 Specialists Hired on or After July 1, 2011 - The monthly retirement income for Non-Uniformed Participants who are 911 Specialists and whose Employment Commencement Date is on or after July 1, 2011 shall be equal to:

(i) 2.0%, multiplied by the Participant's Highest Average Compensation, then multiplied by the lesser of: (A) 30, or (B) the number of Years of Creditable Service (and fractional years) earned by the Participant, plus

(ii) 2.0%, multiplied by the Participant's Highest Average Compensation, then multiplied by the Years of Creditable Service (and fractional years) earned by the Participant for unused sick time pursuant to Section 6.1(c) hereof.

[(d)e] Non-Uniformed Participants who are not 911 Specialists Hired on or After July 1, 2011 - The monthly retirement income for Non-Uniformed Participants who are not 911 Specialists and whose Employment Commencement Date is on or after July 1, 2011 shall be equal to:

(i) 1.67%, multiplied by the Participant's Highest Average Compensation, then multiplied by the lesser of: (A) 36, or (B) the number of Years of Creditable Service (and fractional years) earned by the Participant, plus

(ii) 1.67%, multiplied by the Participant's Highest Average Compensation, then multiplied by the Years of Creditable Service (and fractional years) earned by the Participant for unused sick time pursuant to Section 6.1(c) hereof.

(f) Dual Service Participants whose Non-Uniformed employment on or after July 1, 2011 was as a 911 Specialist - The monthly retirement income for Dual Service Participants whose Non-Uniformed employment was as a 911 Specialist and whose Employment Commencement Date is on or after July 1, 2011 shall be equal to:

(i) 2.5%, multiplied by the Participant's Highest Average Compensation, then multiplied by the lesser of (A) 20, or (B) the number of Years of Creditable Service (and fractional years) earned by the Participant as a Uniformed Participant, plus

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Bill No. 25-06

(ii) 2.0%, multiplied by the Participant's Highest Average Compensation, then multiplied by the lesser of: (A) eight, or (B) the number of Years of Creditable Service (and fractional years) earned by the Participant in excess of 20 as a Uniformed Participant, plus

(iii) 2.0%, multiplied by the Participant's Highest Average Compensation, then multiplied by the lesser of: (A) 30 minus the lesser of: (1) 28 or (2) the number of Years of Creditable Service (and fractional years) earned by the Participant as a Uniformed Participant, or (B) the number of Years of Creditable Service (and fractional years) earned by the Participant as a Non-Uniformed Participant, plus

(iv) The Participant's Highest Average Compensation, then multiplied by the Years of Creditable Service (and fractional years) earned by the Participant for unused sick time pursuant to Section 6.1(c) hereof, multiplied by 2.0%.

([e]g) Dual Service Participants whose Non-Uniformed employment on or after July 1, 2011 was not as a 911 Specialist - The monthly retirement income for Dual Service Participants whose Non-Uniformed employment was not as a 911 Specialist and whose Employment Commencement Date is on or after July 1, 2011 shall be equal to:

(i) 2.5%, multiplied by the Participant's Highest Average Compensation, then multiplied by the lesser of (A) 20, or (B) the number of Years of Creditable Service (and fractional years) earned by the Participant as a Uniformed Participant, plus

(ii) 2.0%, multiplied by the Participant's Highest Average Compensation, then multiplied by the lesser of: (A) eight, or (B) the number of Years of Creditable Service (and fractional years) earned by the Participant in excess of 20 as a Uniformed Participant, plus

(iii) 1.67%, multiplied by the Participant's Highest Average Compensation, then multiplied by the lesser of: (A) 36 minus the lesser of: (1) 28 or (2) the number of Years of Creditable Service (and fractional years) earned by the Participant as a Uniformed Participant, or (B) the number of Years of Creditable Service (and fractional years) earned by the Participant as a Non-Uniformed Participant, plus

(iv) The Participant's Highest Average Compensation, then multiplied by the Years of Creditable Service (and fractional years) earned by the Participant for unused sick time pursuant to Section 6.1(c) hereof, multiplied by either: (A) 2.0%, if the Participant is a Uniformed Participant on the Participant's Termination Date, or (B) 1.67% if the Participant is a Non-Uniformed Participant on the Participant's Termination Date.

([f]h) Notwithstanding the preceding provisions of this Section 6.1, a Participant whose Reemployment Commencement Date as an Employee other than a Covered Employee occurs on or after July 1, 2012, or a Participant whose employment classification

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Bill No. 25-06

1 changes to that of an Employee other than a Covered Employee on or after July 1, 2012, but who
2 was a Participant prior to his or her termination of employment with the County shall be entitled
3 only to those benefits accrued under the relevant provisions of this Section 6.1 prior to the later of:
4 July 1, 2012, or the date the Participant ceased to be a Covered Employee.

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8 Article VI of the Frederick County Employees Retirement Plan is amended to modify
9 Section 6.3 ("Delayed Retirement") in its entirety as follows, effective July 1, 2025:
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11 6.3 Delayed Retirement - In the event a Participant remains a Covered
12 Employee after his or her Normal Retirement Date, then, subject to the limitations set forth in Section
13 6.6, and except as otherwise provided in Section 8.3(a), he shall be entitled to receive, commencing
14 on the first day of the month coincident with or otherwise next following his or her Termination Date,
15 the benefit to which he would have been entitled pursuant to Section 6.1 if he had retired at his or her
16 Normal Retirement Date, but adjusted by including any additional Years of Creditable Service which
17 have accrued since his or her Normal Retirement Date (up to the maximum number of years described
18 in Section 6.1), and (notwithstanding any provision in the definition of Highest Average
19 Compensation to the contrary) by taking into account any increases in Highest Average
20 Compensation which may be generated by increases in Compensation earned since his or her Normal
21 Retirement Date. A Participant shall also be entitled to receive a lump sum distribution of his or her
22 Pick-Up Contributions Benefit, if he is entitled to the benefit, on the first day of the month coincident
23 with or next following his or her Termination Date.
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25 As of the date a Non-Uniformed Participant with an Employment Commencement
26 Date prior to July 1, 2011 or a Non-Uniformed Participant who is a 911 Specialist with an
27 Employment Commencement Date on or after July 1, 2011 completes Years of Creditable Service
28 totaling 30 years, or a Non-Uniformed Participant who is not a 911 Specialist with an Employment
29 Commencement Date on or after July 1, 2011 completes Years of Creditable Service totaling 36 years,
30 contributions picked up by the County and made on his or her behalf to the Plan, pursuant to Section
31 5.4(a)(i), but not Section 5.4(a)(iii), shall be discontinued.
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Bill No. 25-06