



## **New Fire & Police Retirees: Graduated Retiree Contribution Schedule**

The City of Baltimore requires all its members including retirees, beneficiaries, spouses, domestic partners and children to enroll in Medicare Part B at the time you become eligible for Medicare Part A. Once enrolled in Medicare Part B, you must remain enrolled in order to continue receiving the maximum possible benefits. Refer to the *Important Medicare Information* sheet for details.

On November 7, 2007, the Baltimore City Board of Estimates approved a Graduated Retiree Contribution Schedule. The Graduated Retiree Contribution Schedule is designed to reward Baltimore City employees for employment longevity in Baltimore City government. The Graduated Retiree Contribution Schedule became effective July 1, 2008.

Employees who retire from the City of Baltimore on or after July 1, 2008 with 15 or more Baltimore City service years will continue to receive the current 50% level of contribution towards the cost of their medical plan. Employees who retire from the City of Baltimore on or after July 1, 2008 with less than 15 years of Baltimore City service will receive contributions to the cost of their medical plan benefit based on City service years excluding transfer time and pre-employment military time determined by your retirement system.

### **New Contribution Schedule for Medical Plan Coverage Only**

<b>Retiree</b>		
<b>If you</b>	<b>Retiree Contribution</b>	<b>City Contribution</b>
<b>Retiree Before July 1, 2008</b>	50%	50%

<b>Retiree</b>		
<b>If You Retire On or After July 1, 2008</b>	<b>Retiree Contribution</b>	<b>City Contribution</b>
With 15 or More City Service Years	50%	50%
Due To Line of Duty Disability/Non Line of Duty Disability	50%	50%
With 10 to 14 City Service Years	80%	20%
With 5 to 9 City Service Years	100%	0%
With Less Than 5 City Service Years	Not Eligible	Not Eligible

<b>Beneficiary</b>		
<b>If your</b>	<b>Beneficiary Contribution</b>	<b>City Contribution</b>
<b>Beneficiary Benefit Begins Before July 1, 2008</b>	50%	50%
<b>Beneficiary Benefit Begins On or After July 1, 2008</b>	10% (HMO)	90% (HMO)
Due To Line of Duty Death (Active Employee Rate until 65)	20% (PPN)	80% (PPN)
<b>Beneficiary Benefit Begins On or After July 1, 2008</b>	50%	50%
You Will Receive the Same Contribution the Deceased	80%	20%
Retiree Received Upon His/Her Death	100%	0%

**New Fire & Police Retirees**  
**Graduated Retiree Contribution Schedule**  
**Frequently Asked Questions**

**Question:** Who approved the Graduated Retiree Contribution Schedule?

**Answer:** The Board of Estimates approved the Graduated Retiree Contribution Schedule on November 7, 2007.

**Question:** When did the Graduated Retiree Contribution Schedule go into effect?

**Answer:** The Graduated Retiree Contribution Schedule went into effect July 1, 2008. Employees who retire on or after July 1, 2008 with less than 15 years of Baltimore City service will be affected by the new contribution schedule.

**Question:** Will my other health benefits be affected by the Graduated Retiree Contribution Schedule?

**Answer:** No. The Graduated Retiree Contribution Schedule only applies to your medical plan. However, you must be enrolled in a City medical plan in order to be enrolled in the City's prescription drug plan. The City will contribute 90% towards the cost of your prescription drug plan and 100% towards the cost of your vision plan.

**Question:** If I retire after July 1, 2008 with a line-of-duty or non line-of-duty disability, will I receive the 50% contribution towards the cost of my medical plan?

**Answer:** Yes. Employees who retire with a line of duty or non-line of duty disability will receive the maximum City contribution of 50% towards the cost of their medical plan.

**Question:** If my spouse receives a beneficiary pension upon my death due to a line of duty death, will my spouse be affected by the Graduated Retiree Contribution Schedule?

**Answer:** No. Beneficiaries who receive a pension due to a retiree's line of duty death will receive a City contribution of 80% (PPN) or 90% (HMO/POS) towards the cost of the active employee medical plan until age 65. Beneficiaries will receive the maximum City contribution of 50% towards the cost of their retiree medical plan when they turn age 65.

**Question:** If I have any questions regarding Graduated Retiree Contribution Schedule, whom should I contact?

**Answer:** You should contact DHR-Employee Benefits Division at 410-396-5831/TTY 711 (Maryland) and select option 2 and then option 1 to speak to a customer service representative. You may also visit our office at 201 E. Baltimore Street, Suite 500, Baltimore, MD 21202 Monday through Friday between the hours of 8:30 a.m. and 4:30 p.m.