



## EMPLOYEES' RETIREMENT SYSTEM

The Maryland-National Capital Park and Planning Commission  
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### Summary Description of Material Modifications

#### Park Police Plans C and D

The following are significant updates to the M-NCPPC Employees Retirement System (ERS) Plan. The information provided in this Summary Description of Material Modification (SMM) amends the information presented to you in the Summary Plan Description (SPD) dated July 2006. Please review the changes and keep a copy of this SMM for your records.

❖ **Introduction – Board of Trustees – SPD page 6**

Revision:

The Board of Trustees as of November 5, 2009 is as follows:

**Samuel J. Parker, Jr.**

Chairman

**Sergeant Guy Jones**

Fraternal Order of Police Representative

**Joseph Alfandre**

Vice Chairman

**Elton F. King**

Montgomery County Public Member

**Khalid Afzal**

Montgomery County Open Trustee

**Gino Renne**

MCGEO Representative

**Patricia Colihan Barney**

Secretary-Treasurer

VACANT

Executive Director

**Richard H. Bucher, Ph.D.**

Prince George's County Public Member

**Alfred Warfield**

Bi-County Open Trustee

**Barbara A. Funk**

Prince George's County Open Trustee

❖ **Eligibility and Membership – Optional - SPD page 9**

Revision: Effective January 1, 2009 membership in Plan C is no longer optional, but mandatory for part-time police officers and employees exempt from the merit system and appointed by the respective county planning board.

❖ **Eligibility and Membership – Transfers Between General Employee Plans and Park Police Plans - SPD page 10**

Revision: A park police employee who accepts a general employee position, and therefore transfers to Plan B, is no longer permitted to receive an in-service refund for the difference between the Plans' contributions. Instead, the refund can only be issued upon the employee's separation from service.

❖ **Contributions - Voluntary – SPD page 10**

Revision: Effective January 1, 2009 employees are *not* permitted to make voluntary contributions to the Plan.

*Note: The preceding revision also applies to the language regarding voluntary contributions on page 33 of the SPD.*

❖ **Components of Formula – Section 415 of the Internal Revenue Code – SPD page 15**

Revision: The maximum annual benefit at normal retirement age is \$195,000 for 2009 and is adjusted annually.

❖ **Optional Forms of Payment – SPD page 19**

Addition: Members who terminate and elect to defer benefits until their Normal Retirement Date rather than receive an Early Retirement Benefit may irrevocably preselect one of the optional forms of payment that are available to retiring members. Once the member becomes eligible for Normal Retirement, his/her benefit will be paid according to the selected option.

❖ **Death Benefits – SPD page 22**

Addition: If an eligible vested member who has selected an optional form of payment dies prior to his/her Normal Retirement Date, the designated survivor will receive the appropriate survivor benefit effective the date that would have been the deceased member's Normal Retirement Date.

❖ **Death Benefits – Post-Retirement Death Benefits – SPD page 24**

Addition: A member is allowed to list a trust or any other entity as the beneficiary for their post-retirement death benefit as long as the member provides a Federal Tax ID number for the trust or entity.

❖ **Member Education and Services – Publications – SPD page 26**

Revision: The ERS now completes a Comprehensive Annual Financial Report versus an Annual Disclosure of Financial and Actuarial Status.

❖ **Frequently Asked Questions – SPD page 32**

Addition:

*Q.* What happens in the case of an underpayment or overpayment of benefits?

*A.* The Plan already provides for the recapture of required deficient contributions. The Plan language now clarifies that the ERS is authorized to pay any underpayment of benefits to members in a lump sum, or recoup any overpayments of benefits to members from future payments.