



MONTGOMERY COUNTY GOVERNMENT

HR Topic

Making Your Retirement Plan Decision:

**Key Information Regarding
the RSP and the GRIP**

July 2011



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OHR Benefits Team

Important Information

The Retirement Savings Plan (RSP), Montgomery County Code, Chapter 33, Article VIII (“County Code”), is a tax-deferred defined contribution retirement plan qualified under Internal Revenue Code Section 401(a). The Guaranteed Retirement Income Plan (GRIP) is part of the Employees’ Retirement System (ERS), Montgomery County Code, Chapter 33, Article III (“County Code”), and is a tax-deferred cash balance defined benefit retirement plan qualified under Internal Revenue Code Section 401(a).

The purpose of this HR Topic is to provide you with an informal guide to the key provisions of the RSP and the GRIP. Every effort has been made to accurately summarize these Plans. However, in the event of a conflict between this HR Topic and the County Code, the County Code will govern. While Montgomery County Government (the “County”) expects to continue the RSP and the GRIP, it is the County’s position that there is no implied contract between employees and the County to do so. The County reserves the right to change or discontinue any of the terms of the RSP and the GRIP, subject to applicable laws and collective bargaining agreements. The County may amend the RSP and the GRIP, either prospectively or retroactively, as required by Federal or State law.

The RSP and the GRIP are multiple-employer plans sponsored by the County. Other government agencies and quasi-government agencies elected to participate in the County’s retirement plans. If you are an employee of one of those agencies, you participate under the same terms and conditions as a County employee.

Making Your Retirement Plan Decision

Choosing a retirement plan that is right for you can be a critical step in securing your financial future. This *HR Topic* provides you with key information regarding the RSP and the GRIP in a user-friendly “Q&A” format. Many other resources, including the RSP and GRIP Summary Descriptions, are available. (See *Your Resources* on page 15 and 16.)

For expert assistance in selecting a retirement plan, you may want to consult with a financial or tax advisor.

RSP / GRIP Overview

Q. What are the key features of the RSP and the GRIP?

A. The RSP and the GRIP are both tax-deferred retirement plans. This means that you contribute pre-tax dollars to the plan you choose. The County also contributes an amount to the plan in which you participate.

- The RSP is a 401(a) defined contribution plan in which your account balance is based on your contributions, County contributions made on your behalf, and investment activity based on your investment decisions.
- The GRIP is a cash balance defined benefit plan in which your account balance is based on your contributions, County contributions made on your behalf, and interest that is accrued daily on your account balance and credited monthly at annualized 7.25% rate.

Note: MC Federal Credit Union employees make contributions on a post-tax basis.

Q. Are there any other tax-deferred retirement plans in which I can enroll in addition to the RSP or the GRIP?

A. Yes; you can enroll in the 457 Deferred Compensation Plan. (See *Your Resources* on page 15.)

Helpful Acronyms

Here is a guide to the acronyms used in this *HR Topic*:

BIT	Board of Investment Trustees
ERS Trust	Employees’ Retirement System Trust
GRIP	Guaranteed Retirement Income Plan
ING	Internationale Nederlanden Groep
OHR	Office of Human Resources
RSP	Retirement Savings Plan
SSWB	Social Security Wage Base

Eligibility

Q. Who is eligible to enroll in the RSP or the GRIP?

A.

RSP Eligibility

You are eligible to participate in the RSP if you are a regular full-time or part-time employee who:

- was hired after October 1, 1994 and you are:
 - an unrepresented employee; or
 - a non-public safety employee represented by MCGEO
- is a sworn police officer who has reached the maximum credited service under the ERS
- was hired before October 1, 1994, is otherwise eligible for the RSP and wishes to irrevocably elect to transfer to the RSP

GRIP Eligibility

You are eligible to participate in the GRIP if you are a regular full-time or part-time employee who:

- was hired after October 1, 1994 and you are:
 - an unrepresented employee; or
 - a non-public safety employee represented by MCGEO

Q. Is participation in a retirement plan mandatory?

A.

- *Full-time employees:* Yes, participation is mandatory. You must become a member of either the RSP or the GRIP. If you choose not to enroll in the GRIP by the deadline (see *Enrolling* on page 6), you will be automatically enrolled in the RSP.
- *Part-time employees:* No, participation is optional. You have the option to enroll in either the RSP or the GRIP at any time. However, once you enroll in either the RSP or the GRIP, you cannot discontinue your participation.

Enrolling

Q. How do I enroll in the RSP or the GRIP?

A.

- *Full-time employees:* To enroll in the RSP, you do not need to complete a form – you will be automatically enrolled in the RSP unless you choose the GRIP. To enroll in the GRIP, however, you must complete the *Guaranteed Retirement Income Plan (GRIP) Election Form for Eligible Full-Time Employees* by your GRIP enrollment deadline. (See next Q&A below.) If the OHR Benefits Team does not receive your completed form by your GRIP enrollment deadline, you will participate in the RSP.
- *Part-time employees:* You can enroll anytime in the RSP or the GRIP by completing the *Retirement Plan Election Form for Eligible Part-Time Employees*. You must complete an election form in order to participate in either plan. If you do not complete an election form, you will not participate in any plan.

Important: All employees who participate in a retirement plan must designate their beneficiaries by completing the *Retirement Beneficiary Designation/Change Form*.

Election and beneficiary forms are provided during employee orientation and are also available online at the OHR Resource Library. (See *Your Resources* on page 16.)

Q. What is the deadline to enroll in the RSP or the GRIP?

A.

- *Full-time employees:* You have a one-time opportunity to enroll in the GRIP by completing the *Guaranteed Retirement Income Plan (GRIP) Election Form for Eligible Full-Time Employees* and submitting it to the OHR Benefits Team by the appropriate deadline.

Your GRIP enrollment deadline appears in the *GRIP Key Dates Calendar*, provided at orientation and also available online at the OHR Resource Library. (See *Your Resources* on page 16.) Generally, the deadline by which forms must be received by the OHR Benefits Team is 150 days from your hire date (or the date on which you became eligible for benefits). Please note, late submissions will not be accepted.

- *Part-time employees:* You can enroll in either the RSP or the GRIP at any time. However, bear in mind that your retirement plan vesting schedule begins on your date of retirement plan membership—not on your hire date or the date on which you first become eligible for benefits. (See *Vesting* on page 10.) Also, there are other benefits that require retirement plan participation. (See *Additional Information* on page 12.)

Q. I am a full-time employee. What happens if I miss my GRIP enrollment deadline?

A. Late submissions are not accepted. The default retirement plan is the RSP, so you will automatically become a member of the RSP.

Q. Can I enroll in the RSP and the GRIP?

A. No; you must choose to become a member of either the RSP or the GRIP.

Q. Can I switch from the GRIP to the RSP, or the RSP to the GRIP?

A. No; your retirement plan decision is a one-time irrevocable election.

Q. I submitted my retirement plan election form and then decided I did not want to enroll in the GRIP after all. Can I rescind my enrollment?

A. No; once an election is received by OHR, it cannot be revoked—even if submitted before your earliest possible entry date.

Q. Can I cancel my membership in the GRIP or the RSP?

A. No; once you become a member of a retirement plan, you must remain an active member until you are no longer eligible to participate.

Membership Date

Q. When will my RSP or GRIP membership begin?

A. Your RSP or GRIP membership will begin as follows:

- *Full-time regular employees:* The first full pay period 180 days from your date of hire as a full-time employee.
- *Part-time regular employees:* If you elect to participate, your membership begins the later of the first full pay period 30 days from the date of completing the *Retirement Plan Election Form for Eligible Part-Time Employees* or 180 days from date of hire as an employee.

Q. What if I was previously employed by the County or a participating agency, when will my RSP or GRIP membership begin and can I make an election?

A. Your membership date is based on your most recent date of hire. You will participate as described above and will have an opportunity to elect to participate in the GRIP. However, if you change employment from the County to a participating agency or vice versa, or from one participating agency to another with no break in service, you will continue to participate in your current plan. You will not have an opportunity to make an election.

Contributions

Q. How much does the County contribute to the RSP and the GRIP?

A. The County contributes a total of 8%* of your regular earnings (excluding overtime pay) to your RSP or GRIP account.

Example 1: If you make \$40,000 per year, the County contributes \$3,200 a year to either your RSP or GRIP account.

$$\$40,000 \times 8\% = \underline{\$3,200}$$

*If you are a public safety employee, the County contributes a total of 10% of your regular earnings (excluding overtime pay) to your account.

Special Note: For FY 2012 (July 1, 2011-June 30, 2012), the County will contribute 6% of your regular earnings or 8% of your regular earnings if you are a public safety employee.

Q. How much do I contribute to the RSP or the GRIP?

A. You contribute 4%** of your regular earnings (excluding overtime pay) on a pre-tax basis up to the Social Security Wage Base (SSWB), then 8% thereafter. The SSWB is the maximum amount of earnings that can be used to compute benefits and is subject to FICA taxes. (Any amount over the SSWB is not subject to FICA withholding.) This amount changes each year. For 2011, the SSWB is \$106,800.

Example 1: If you make \$40,000 per year, you contribute \$1,600 a year to either your RSP or GRIP account.

$$\$40,000 \times 4\% = \underline{\$1,600}$$

Example 2: If you make \$110,000 per year, you contribute \$4,528 a year to either the RSP or the GRIP.

$$\$106,800 \times 4\% = \$4,272$$

$$\$3,200 \times 8\% = \$256$$

$$\$4,272 + \$256 = \underline{\$4,528}$$

** If you are a public safety employee, you contribute 3% of your regular earnings (excluding overtime pay) on a pre-tax basis. You contribute 6% on any amounts over the SSWB.

Q. Can I change the amount I contribute to the RSP or the GRIP?

A. No; your pre-tax contribution is fixed.

For FY 2012, you may elect to make an additional 2% contribution of your regular pay on a post-tax basis. Your properly completed *Post-Tax Election Form for Fiscal Year 2012* must be received by OHR by September 1, 2011. Your deductions will begin in your September 23, 2011 paycheck and 2.3636% will be deducted so that the total amount deducted will equal 2% of your regular fiscal year 2012 pay.

Note: If you are not a member of the GRIP or RSP as of September 1, 2011, you will not have an opportunity to make post-tax contributions.

Your Account Balance

RSP Investment Funds

Q. How is my RSP account balance determined?

A. Your RSP account balance is based on your contributions, County contributions made on your behalf, and investment activity based on your investment decisions. You can choose to invest your account balance in a variety of investment funds that are selected and monitored by BIT and administered by Fidelity Investments. To match your retirement goals, you can select one fund or a combination of funds.

You can also select any mutual fund through a Self-Directed Brokerage Account. These funds are not monitored by BIT. Contact BIT for more information. (See *Your Resources* on page 16.)

You may change your investment decision at any time. Call Fidelity at 1-800-430-2363 or, for more information, log on to <https://www.mysavingsatwork.com/atwork.htm>.

Q. What if I do not select an investment fund to invest my RSP account balance?

A. If you do not select any investment options (or combination of funds), your account balance will be automatically invested in the default Freedom Fund based on your age and approximate number of years to retirement. The default fund will be used until you contact Fidelity with other investment election(s).

GRIP Interest Rate

Q. How is my GRIP account balance determined?

A. Your GRIP account balance is based on your contributions, County contributions made on your behalf, and a 7.25% annual interest rate credited monthly.

Q. How is the GRIP interest credited?

A. Interest is accrued daily based on the account balance and posted at month end to your account.

Q. How was the GRIP interest rate of 7.25% established?

A. The interest rate was established through the collective bargaining process between Montgomery County and UFCW Local 1994 MCGEO and is the rate contained in the Montgomery County Code.

Q. Can the GRIP 7.25 % interest rate be changed in future years?

A. The rate can be changed, subject to collective bargaining.

Fees

Q. Are there fees associated with the RSP or the GRIP?

A. There are no fees charged to your account if you participate in the GRIP. If you participate in the RSP, each fund has an investment management fee. These fees vary by fund and are available online by visiting

Fidelity’s website at <https://www.mysavingsatwork.com/atwork.htm> or calling 1-800-430-2363. Also, some fund options have fees to discourage short-term trading. The RSP funds listed below are the only funds selected by BIT that have short-term trading fees:

RSP Fund Name	Short-Term Trading Fee Holding Period (% and days)
Fidelity Diversified International	1.00% 30 days
Fidelity Strategic Real Return	0.75% 60 days
Fidelity Real Estate Investment	0.75% 90 days
Spartan Total Market Index	0.50% 90 days
Spartan Extended Market Index	0.75% 90 days
Spartan International Index	1.00% 90 days
Fidelity Capital and Income	1.00% 90 days
Fidelity Low Priced Stock	1.50% 90 days
Fidelity Small Cap Stock	2.00% 90 days

Loans and Withdrawals

Q. Are loans and withdrawals allowed?

A. Loans are not permitted. Withdrawals can only be made after you retire or terminate County employment.

Rollovers

Q. Can I rollover money from an eligible retirement plan into the RSP or the GRIP?

A. Rollovers from an eligible retirement plan may be made to the RSP but *not to the GRIP*. You may not rollover any post-tax amounts to the RSP. For more information about rollovers into the RSP, contact Fidelity Investments. (See *Your Resources* section on page 15.)

Vesting

Q. When will I be vested in the RSP or the GRIP?

A. You are always 100% vested in your contributions to the RSP or the GRIP. This means that if you leave County employment, you are always able to take with you the amounts you contributed from your paycheck and any adjustments from investment activity on those contributions. There are several ways to become 100% vested in the County’s contributions.

You are 100% vested in the RSP upon:

- 3 years of membership in a County retirement plan (if you were hired on or after July 1, 2009)
- 3 years of County service (if you were hired before July 1, 2009)
- disability, as defined by the LTD Plan
- attainment of age 62
- death

You are 100% vested in the GRIP upon:

- 3 years of membership in a County retirement plan
- disability, as defined by the LTD Plan
- death

Also, if you are an RSP member and leave County employment and return within 1 year, you may contact OHR in writing to apply for the reinstatement of your forfeited County contributions.

Q. When does my vesting schedule begin?

A. Your vesting schedule begins on the date your retirement plan membership begins—not your hire date.

Distribution Options

Q. When I retire or if I leave County employment, what are my distribution options for my RSP or GRIP account balance?

A. Distribution options vary by retirement plan:

RSP

- Lump sum
- Direct rollover to another retirement plan or IRA
- Purchase of an annuity (contact the Board of Investment Trustees if interested in this option)
- Periodic monthly or annual payments over an elected period of time (cannot exceed life expectancy)

GRIP

- Lump sum
- Direct rollover to another retirement plan or IRA
- Purchase of an annuity (contact OHR Benefits if interested in this option)

Important: Keep in mind that withdrawals other than direct rollovers are subject to income taxes and possibly to early withdrawal penalties if withdrawn, and not rolled over, before the age of 59½.

Q. If I leave County employment before I retire, do I have to take a distribution or can my money stay where it is and continue to be invested in the RSP or the GRIP?

A. As long as you are under the age of 70½, you can leave your money in the RSP or the GRIP. If you are in the GRIP, once you turn 70½, you must receive a distribution of your total vested account

balance. If you are in the RSP, once you turn 70½, you are required to receive minimum required distributions, but may keep your account in the RSP. If you terminate employment with an account balance of \$1,000 or less, you will automatically receive a distribution as soon as possible. You may be able to rollover an account balance of \$200 or more.

Funding / Recordkeeping

Q. Who is the record keeper for the RSP and the GRIP?

A. Fidelity is the RSP record keeper; ING is the GRIP record keeper.

Q. Where is my RSP or GRIP account money held?

A. Employees' RSP account balances are held in individual participant accounts at Fidelity. Employee GRIP account balances are held in record keeping accounts at ING with the assets held in the County's ERS Trust.

Q. Who is responsible for managing the RSP and the GRIP monies?

A. For the RSP, participants are responsible for investing their account balances in the funds offered by the BIT or through the Self-Directed Brokerage Window. For the GRIP, the BIT is responsible for investing and managing the ERS Trust monies.

Q. How can I tell what the BIT is investing in for the GRIP?

A. By visiting the BIT website (www.montgomerycountymd.gov/bit) and

viewing the Reports Section of the Employees' Retirement System, as well as other documents disclosing financial information and the BIT's investment policies.

Additional Information

Q. Are disability benefits the same for the RSP and the GRIP?

A. Yes. For information about LTD benefits, see the RSP or GRIP Summary Descriptions available online at the OHR Resource Library. (See *Your Resources* on page 16.)

Q. Are group insurance retirement benefits the same under the RSP and the GRIP?

A. Yes; once you are eligible to retire, you will be offered the same group insurance plans at the same rates regardless of whether you participate in the RSP or the GRIP. You are eligible for group insurance upon separation from service if your age and credited service under the RSP or the GRIP at the time of separation meet the following:

If you were hired before July 1, 2011:

If you belong to a group with this paycheck code:	And you have credited service of at least:	And your age is at least:
RN, CN, RM, CM, RC, CC or CZ	5 years	60
	15 years	50
	20 years	45
RP or CP – Police, Corrections/Sheriffs	15 years	45
	20 years	41
RP or CP – Fire	20 years	At any age

If you were hired after June 30, 2011:

If you belong to a group with this paycheck code:	And you have credited service of at least:	And your age is at least:
RN, CN, RM, CM, RC, CC or CZ	10 years	60
	15 years	50
	20 years	45
RP or CP – Police, Corrections/Sheriffs	15 years	45
	20 years	41
RP or CP – Fire	20 years	At any age

For details about group insurance retirement benefits, read the *Group Insurance Summary Description*, available online at the OHR Resource Library. (See *Your Resources* on page 16.)

Q. I am a part-time employee and do not participate in a retirement plan. Do I have disability coverage through the County? Will I be eligible for group insurance retirement benefits when I retire?

A. No. To be covered under the Long-Term Disability Plan, you must be a member of either the RSP or the GRIP and work at least 20 hours a week. To be eligible for group insurance retirement benefits, you must have at least 5 years of membership in a retirement plan and meet the plan definition of retirement (see chart in previous Q&A).

Retirement Plan Tips

- ✓ Read the RSP and the GRIP Summary Descriptions carefully.
- ✓ Attend one of the monthly GRIP/RSP Retirement Information seminars. You may take two (2) hours of administrative leave to attend a seminar during work hours. Be sure to coordinate this leave in advance with your supervisor.
- ✓ Consult with tax or financial advisors.
- ✓ Meet the enrollment deadline, if applicable:
 - **GRIP enrollment deadline for full-time employees:** Remember, full-time employees have a one-time opportunity to enroll in the GRIP by completing the *Guaranteed Retirement Income Plan (GRIP) Election Form for Eligible Full-Time Employees* and submitting it to the OHR Benefits Team by the appropriate deadline. Your GRIP enrollment deadline appears in the *GRIP Key Dates Calendar*, provided at orientation and also available online at the OHR Resource Library. (See *Your Resources* on page 16.) Late submissions are not accepted.
 - *Note:* Part-time employees can enroll in the RSP or the GRIP at any time.
 - If you want to make an additional 2% contribution of your regular pay on a post-tax basis and you are eligible to do so (see page 8), your *Post-Tax Election Form for Fiscal Year 2012* must be received by OHR by September 1, 2011.

- ✓ If you choose the RSP, talk to Fidelity Investments to select the Fidelity fund(s) that best meet your retirement goals. Remember, if you do not select RSP Fidelity funds yourself, your account balance will be automatically enrolled in one of Fidelity's Freedom Funds – whichever applies to your age and retirement date of your plan.
- ✓ Once your retirement plan (RSP or GRIP) begins, review your paycheck to ensure the correct code appears:

Group	RSP paycheck code	GRIP paycheck code
Represented non-public safety County employees	RM	CM
Unrepresented County employees or participating agency employees	RN	CN
Unrepresented public safety County employees	RP	CP
Elected Officials	Not Eligible	CZ
Credit Union employees	RC	CC

- ✓ Designate your beneficiaries and keep them up-to-date by completing the *Retirement Beneficiary Designation/Change Form*, available online at the OHR Resource Library. (See *Your Resources* on page 16.)
- ✓ Monitor your account online and/or check statements mailed to you.
- ✓ Keep your address up-to-date so that you receive your RSP or GRIP statements timely.

RSP / GRIP At-a-Glance Chart

Q. What are the key features of the RSP and the GRIP?

A. The chart below outlines the general key features of the two retirement plans.

Plan Feature	RSP	GRIP
Plan type	401(a) defined contribution plan	Cash balance defined benefit
Your account balance	Based on your contributions, County contributions made on your behalf, and any investment activity based on your investment decisions	Based on your contributions, County contributions made on your behalf, and interest that is accrued daily on your account balance and credited monthly at annualized 7.25% rate
Vesting	<ul style="list-style-type: none"> ▪ if hired on or after July 1, 2009: 3 years of membership in a County retirement plan ▪ if hired before July 1, 2009: three years of County service ▪ disability, as defined by the LTD Plan ▪ attainment of age 62 ▪ death 	<ul style="list-style-type: none"> ▪ 3 years of membership in a County retirement plan ▪ disability, as defined by the LTD Plan ▪ death
Fees	Based on individual elections—mutual fund management fees; some funds charge short-term trading fees	No fees
Rollovers to plan	Direct rollovers allowed from qualified retirement plans	Direct rollovers not allowed
Recordkeeping	Fidelity Investments	ING
Funding	All contributions and earnings thereon are held in individual accounts at Fidelity Investment	All contributions and credited interest are held in the Employees' Retirement System (ERS) Trust
Distribution Options	<ul style="list-style-type: none"> ▪ Lump sum ▪ Direct rollover to another retirement plan or IRA ▪ Purchase of an annuity (contact the Board of Investment Trustees if you are interested in this option) ▪ Periodic monthly or annual payments over an elected period of time (cannot exceed life expectancy) <p><i>Note:</i> Minimum required distributions must begin no later than April 1 of the calendar year after the later of the calendar year in which age 70 ½ is reached or County employment is terminated</p>	<ul style="list-style-type: none"> ▪ Lump sum ▪ Direct rollover to another retirement plan or IRA ▪ Purchase of an annuity (contact OHR Benefits if you are interested in this option) <p><i>Note:</i> Distribution of account balance must begin no later than April 1 of the calendar year after the later of the calendar year in which age 70 ½ is reached or County employment is terminated</p>

Your Resources

Deferred Compensation

ING (FOR UNREPRESENTED EMPLOYEES)

Web (online access): <https://montgomerycountymd.ingplans.com>

Web (financial information): www.montgomerycountymd.gov/bit

Email: steven.wright@us.ing.com

Phone: 240-777-5054 or 1-888-240-8080 toll-free

HARTFORD (FOR REPRESENTED EMPLOYEES)

Web: <http://www.union457.com>

Email: kyle.scully@thehartford.com

Phone: 240-304-7720 or 1-866-574-8912 toll-free

GRIP

ING

Web (online access): <https://montgomerycountymd.ingplans.com>

Email: steven.wright@us.ing.com

Phone: 240-777-5054 or 1-888-240-8080 toll-free

Investment policy, Annual Report and Comprehensive Annual Financial Report

Web: www.montgomerycountymd.gov/bit; click “Retirement Plans,” then “Employees’ Retirement System”

RSP

Fidelity Investments

Web: <https://www.mysavingsatwork.com/atwork.htm>

Phone: 1-800-430-2363

Investment counseling

Web: www.montgomerycountymd.gov/bit; click “Investment Education and Financial Planning”

Phone: 410-557-7300 (*National Planning Corporation*)

Current fund offerings and quarterly performance:

Web: www.montgomerycountymd.gov/bit; click “What’s New”

Investment policy

Web: www.montgomerycountymd.gov/bit; click “Retirement Plans,” then “Retirement Savings Plan”

Other Resources

BIT

Web: www.montgomerycountymd.gov/bit

Phone: 240-777-8220

OHR Benefits Team

Email: benefits@montgomerycountymd.gov

Phone: 240-777-5120

OHR Resource Library: Summary Descriptions, GRIP Key Dates Calendar and more

Web: <http://www.montgomerycountymd.gov/content/ohr/ResourceLibrary/RLMain.cfm>

How to access the HR Resource Library Retirement Plans section:

- Go to: <http://www.montgomerycountymd.gov/ohr>
- Click on the HR Resource library tab at top.
- Click on the Benefits tab
- Click on Retirement Plans

Note: This information can be made available in an alternate format, if necessary. Contact the OHR Benefits Team at 240-777-5120.