

Senate Budget and Taxation Committee/House Appropriations Committee
Senate Bill 395/House Bill 581
State Employee and Retiree Health Benefits – Creditable Service
February 16, 2023 Senate / February 28, 2023 House

Written Statement: Ruth M. Mitchell

Thank you, Senator Bailey, for introducing Senate Bill 395, and thank you Delegate T. Morgan for introducing House Bill 581. The purpose of the bill is to support eligibility for State of Maryland retiree health benefits as an employee of the Historic St. Mary's City Commission (HSMCC). The main issue is regarding the number of years considered as "creditable" service.

- Currently, I'm employed as an Archaeologist with the Historic St. Mary's City Commission.
- I began full-time state employment on December 12, 1999. At that time, I enrolled in the Optional Retirement Plan (ORP) known as TIAA-CREF. This ORP plan is known as a Section 403(b) plan.
- On January 1, 2009, I was forced out of the ORP due to an IRS ruling. At this point I began the State Retirement and Pension System (SRPS).
- Due to this change, I lost 9 years of creditable service with the State of Maryland.
- Support of SB 395 and HB 581 would allow for a correction to these years, which would affect my State of Maryland health benefits upon retirement.

Thank you for the opportunity to provide input regarding the proposed legislation.