



**MEBA**  
**Benefit Plans**  
Safeguarding MEBA Members and Families

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## **MEBA PENSION TRUST SUMMARY OF MATERIAL MODIFICATIONS**

This Summary of Material Modifications (“SMM”) advises you of changes to the MEBA Pension Trust Summary Plan Description (“SPD”), as required by the Employee Retirement Income Security Act of 1974. The Trustees of the MEBA Pension Trust (the “Plan”) have amended the Plan’s benefit formula to improve benefits for participants who have benefit accruals both before 2012 and after 2011. The change is effective January 1, 2025.

If you are a participant who has benefit accruals both before 2012 and after 2011 and did not begin receiving your pension benefits before January 1, 2025, you will receive this benefit improvement once you begin receiving your pension benefits. Eligible participants will receive the greater of their benefit calculated under the current formula (the pre-2012 pension plus the post-2011 pension, each calculated separately and then added together) or their benefit calculated as if it was all earned after 2011.

**Effective January 1, 2025, the following language is added to the end of the second paragraph in the “Article II-B Pensions” subsection of the “How Your Pension Is Calculated” section of the SPD:**

Effective for participants commencing a benefit on or after January 1, 2025, the monthly amount of your Regular Pension will be equal to the greater of:

1. the sum of your Article II-A Pension and Article II-B Pension; or
2. the amount your Article II-B Pension would be, if all of your Pay and Years of Credited Service were treated as earned on or after the Applicable 2012 Effective Date.

### **Additional Information**

This notice is intended only as a summary of the Plan changes and does not cover all details of the Plan or its operation. The official Plan documents will govern your rights. If there is a discrepancy between the information contained in this SMM and the Plan document, the terms of the Plan document will always govern. We know this information is important to you and encourage you to contact the Plan Office if you have any questions. Please keep this notice with your SPD, which is the booklet that summarizes the rules of the Plan.

For more details about other benefits and features of the Plan, consult your SPD. If you have questions, please contact the Plan Office at:

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Sincerely,

*Patricia Kelly*

Patricia Kelly, Executive Director