

**Frequently Asked Questions Concerning  
Baltimore County Public Schools 403(b) and 457(b) Plans  
December 16, 2020**

At present, BCPS is unable to transmit 403(b) and 457(b) contributions because the ransomware attack has prevented the school system from using the HR system. This same issue impacts the ability to make payroll and is the reason that Baltimore County Government is assisting BCPS with some of its payroll processes. Your contributions to the 403(b) and 457(b) Plans will now need to be processed manually. However, this manual process will not permit adjustments for changes to deferral contributions.

**Will 403(b) and 457(b) contributions continue to be taken out of my paycheck?**

Yes. BCPS is continuing to take money out of your paycheck in an amount equal to the amount that was taken out of your prior paycheck. However, we will be unable to process adjustments to increase or decrease deferral contributions at this time. Thus, the same amount will be taken out of each paycheck until we are able to update the HR systems.

**Can I submit changes to my 403(b) and 457(b) deferral elections?**

No. At this time, we are unable to process any deferral election changes. You will continue to have 403(b) and 457(b) deferrals made at the same rate of deferrals as in place on last payroll before the ransomware attack.

**When will my 403(b) and 457(b) contributions show up in my account?**

BCPS is unable to transmit contributions to the 403(b) vendors as a result of the inability to use the HR system. Contributions will now need to be processed manually and, therefore, will take several months to process. However, we are working to transmit contributions to the 403(b) and 457(b) vendors as soon as possible. We anticipate that 403(b) and 457(b) contributions for November and December will be transmitted to the vendors by the end of February. Please rest assured that your contributions will be transmitted to the 403(b) and 457(b) vendors as soon as possible.

**What happened to my 403(b) and 457(b) contributions?**

Your deferral contributions are safe. Once we are able to establish a manual process, we will transmit your deferral contributions to the 403(b) and 457(b) vendors.

**Who may I contact if I have questions?**

You may direct your questions to [retirement@bcps.org](mailto:retirement@bcps.org) or (443) 809-8949.