

MCERS – Self Service Site

<http://macomb.bdigitalsuite.com/>

Print

Macomb County



UserName

Password

Login

Cancel

You must register with new platform and first time user

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Registration

If this is your first visit, please register by following the instructions below:

This portal is available to full-time budgeted employees who are members in Macomb County Employees Retirement System (MCERS) who were hired before January 1, 2016. Part-time budgeted employees who are currently participating or have participated in MCERS, must contact Retirement Services for pension estimates.

- In the box labeled **E-mail Address**, enter your E-mail Address. This will become your log on ID when you visit this site in the future.
- In the box labeled **Registration ID**, enter your Social Security number. Do not include any leading zeros and dashes.
- In the box labeled **Registration Password**, enter the last four digits of your Social Security number and your birth year.

For example if your Social Security number is 123456789 and your date of birth is October 22, 1965, then your **Registration Password** will be 67891965.

- In the box labeled **New Password**, enter a customized password. The password must be at least seven characters in length, and may be any combination of letters and/or numbers. Your password will be case sensitive.
- In the box labeled **Confirm New Password**, re-enter your new password exactly as you entered it in the above box.

Once you have finished entering all the information, click **Register/Sign In** and you will be taken to the login page.

This is a one-time-only registration process. After registering, you can access this site at any time in the future by entering your e-mail address and password.

E-mail Address:

Enter an e-mail address

Registration ID:

Full social security number, no dashes (including all zeros)

Registration Password:

Last four numbers of SS# and your birth year i.e. 12341970

New Password:

Seven characters in length, it is case sensitive

Confirm New Password:

Re-enter same password

Register/Sign In

[Login Troubles?](#)

[Sign In](#)

[Forgot Your Password](#)

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Click Register/Sign In



Welcome to the Macomb County Benefit Modeler

This pension benefit estimate program is intended for information use only and was created to provide you with estimated financial information upon which to develop basic investment and retirement strategies.

Select the Estimate banner below to reveal the inputs and get started on your estimate.



If NOT in DROP, you will see "Pension Estimate"

Personal Information

Clicking "Learn More", your basic employee information, Retirement Plan Date, Retirement Adjust Date, Historical information and additional payoff information can be viewed.

LEARN MORE →

Pension Estimate

You can use this tool to model different retirement scenarios by changing different exiting dates.

Past Calculations

Clicking "Learn More", you can view results from calculations ran in the system in the past. Please note; calculations from the previous system are not available for review.

LEARN MORE →

If in DROP, you will see "DROP Estimate"

DROP Estimate

You can use this tool to model different retirement scenarios by changing different exiting dates.

Plan Information

Clicking "Learn More", you will find information regarding your plan; including forms, documents and contact information.

LEARN MORE →

Personal Information

Clicking "Learn More", your basic employee information, Retirement Plan Date, Retirement Adjust Date, Historical information and additional payoff information can be viewed.

LEARN MORE →

Personal Information:

Employee Information Tab: employee information, union, retirement plan date, retirement adjusted service credit date

Historical Pay Information Tab: 10 year look back of yearly pension wages as of last file load

Additional Pay Information Tab: Off information as of the last file

Past Calculations

Clicking "Learn More", you can view results from calculations ran in the system in the past. Please note; calculations from the previous system are not available for review.

LEARN MORE →

Past Calculations:

View past estimates or DROP statements that have been calculated.

Plan Information

Clicking "Learn More", you will find information regarding your plan; including forms, documents and contact information.

LEARN MORE →

Plan Information:

The current Retirement Ordinance and the Retirement Service Review form

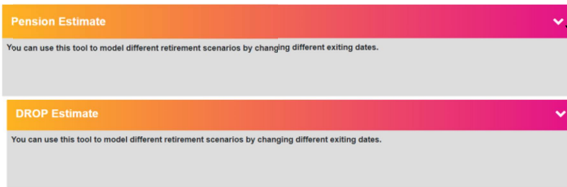
User Guide Tips:

Tip #1

System works best with the following browsers:

Edge and Chrome, **be sure to turn off your pop-blocker**

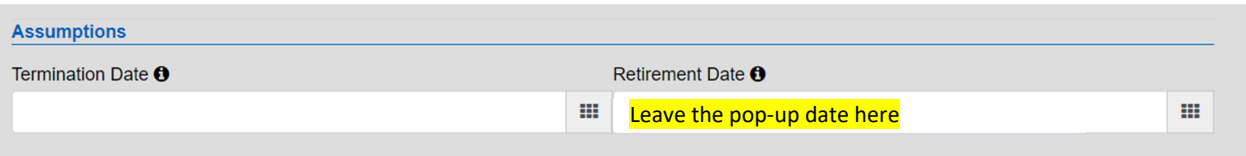
Tip #2



The screenshot shows two sections: "Pension Estimate" and "DROP Estimate". Each section has a pink header bar with a white down arrow icon on the right side. Below each header is a grey box with text: "You can use this tool to model different retirement scenarios by changing different exiting dates."

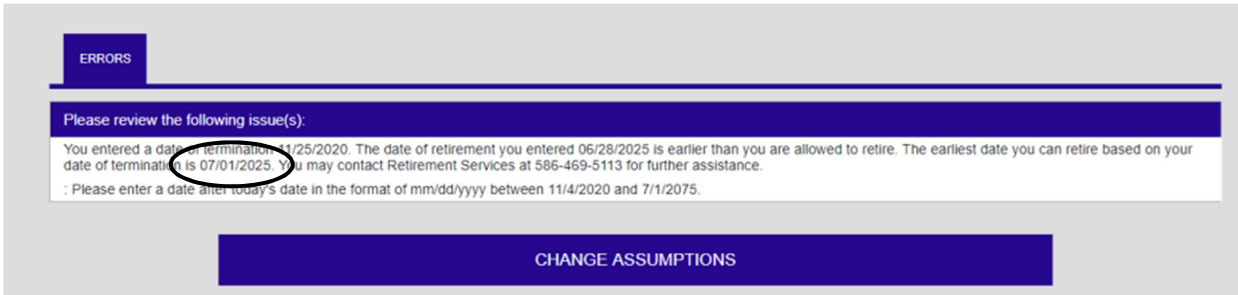
Click the down arrow to open the disclaimer page to move forward with estimates or DROP statements

Tip #3



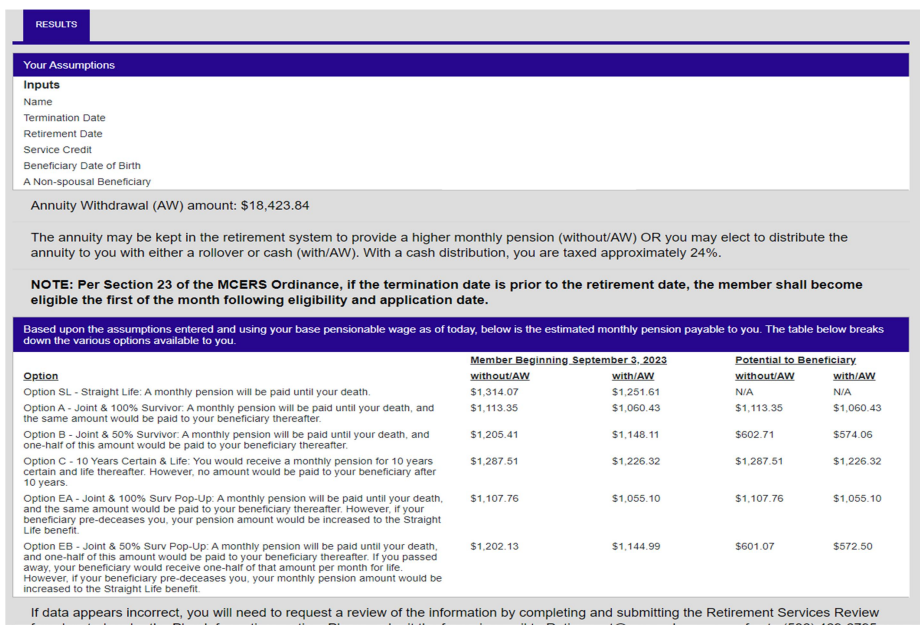
The "Assumptions" section contains two date input fields: "Termination Date" and "Retirement Date". The "Retirement Date" field contains the text "Leave the pop-up date here" highlighted in yellow.

You may enter any date in the future; however an error will pop-up if the retirement date is not an eligible retirement date. The error will provide the retirement date that must be entered to re-calculate estimate.



The error message reads: "Please review the following issue(s): You entered a date for termination of 07/25/2020. The date of retirement you entered 06/28/2025 is earlier than you are allowed to retire. The earliest date you can retire based on your date of termination is 07/01/2025. You may contact Retirement Services at 586-469-5113 for further assistance. : Please enter a date after today's date in the format of mm/dd/yyyy between 11/4/2020 and 7/1/2075." Below the message is a blue button labeled "CHANGE ASSUMPTIONS".

Tip #4



The "RESULTS" section displays "Your Assumptions" with inputs: Name, Termination Date, Retirement Date, Service Credit, Beneficiary Date of Birth, and A Non-spousal Beneficiary. It also shows an "Annuity Withdrawal (AW) amount: \$18,423.84" and a "NOTE: Per Section 23 of the MCERS Ordinance, if the termination date is prior to the retirement date, the member shall become eligible the first of the month following eligibility and application date." Below this is a table of pension options.

Option	Member Beginning September 3, 2023		Potential to Beneficiary	
	without/AW	with/AW	without/AW	with/AW
Option SL - Straight Life: A monthly pension will be paid until your death.	\$1,314.07	\$1,251.61	N/A	N/A
Option A - Joint & 100% Survivor: A monthly pension will be paid until your death, and the same amount would be paid to your beneficiary thereafter.	\$1,113.35	\$1,060.43	\$1,113.35	\$1,060.43
Option B - Joint & 50% Survivor: A monthly pension will be paid until your death, and one-half of this amount would be paid to your beneficiary thereafter.	\$1,205.41	\$1,148.11	\$602.71	\$574.06
Option C - 10 Years Certain & Life: You would receive a monthly pension for 10 years certain and life thereafter. However, no amount would be paid to your beneficiary after 10 years.	\$1,287.51	\$1,226.32	\$1,287.51	\$1,226.32
Option EA - Joint & 100% Surv Pop-Up: A monthly pension will be paid until your death, and the same amount would be paid to your beneficiary thereafter. However, if your beneficiary pre-deceases you, your pension amount would be increased to the Straight Life benefit.	\$1,107.76	\$1,055.10	\$1,107.76	\$1,055.10
Option EB - Joint & 50% Surv Pop-Up: A monthly pension will be paid until your death, and one-half of this amount would be paid to your beneficiary thereafter. If you passed away, your beneficiary would receive one-half of that amount per month for life. However, if your beneficiary pre-deceases you, your monthly pension amount would be increased to the Straight Life benefit.	\$1,202.13	\$1,144.99	\$601.07	\$572.50

If data appears incorrect, you will need to request a review of the information by completing and submitting the Retirement Services Review

If you wish to print your estimate or DROP statement, simply hold down your Ctrl (control) key and hit "P". Your print window should pop-up for you to then print your document.