



Retiring Times

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FALL

■ Montgomery County Public Schools ■ Rockville, Maryland ■

Retiree Open Enrollment to Be Held OCTOBER 12–NOVEMBER 6, 2020

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 12 through November 6, 2020. Open Enrollment is your opportunity to make changes to your medical, dental, vision, and prescription plan options; to drop coverage; or, under certain circumstances, to add coverage that previously was dropped.

Benefit Plan Highlights for 2021

- There will be no changes to insurance vendors for 2021.

- The tobacco surcharge and attestation will be discontinued.

The Employee and Retiree Service Center (ERSC) will mail the 2021 Retiree Benefit Summary to retirees beginning the third week of September. The mailing will include detailed benefits information, including benefits-plan comparison charts; rate information; and an enrollment form to make changes to your current benefits. The updated summary also will be available online at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.aspx. Be sure to read

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Open Enrollment **BENEFIT WEBINARS**

DATE/TIME	BENEFIT OPTION/VENDOR
MONDAY October 12, 2020 3:00–5:00 p.m.	CareFirst Indemnity, POS, and HMO medical plans for non-Medicare-eligible retirees
TUESDAY October 13, 2020 3:00–5:00 p.m.	Kaiser Permanente HMO medical and prescription plans for Medicare Advantage and non-Medicare-eligible retirees
WEDNESDAY October 14, 2020 3:00–5:00 p.m.	CareFirst Dental PPO & Aetna DMO
THURSDAY October 15, 2020 3:00–5:00 p.m.	CVS/Caremark and SilverScript prescription drug plans

Can We **HELP?**

ERSC endeavors to keep you informed about your benefits. Our retiree website makes it easy for you to find everything you need. Visit it at www.montgomeryschoolsmd.org/departments/ersc/retirees.

Still have questions?

We are here to help! During Open Enrollment, ERSC staff members will be available to assist you Monday–Friday from 7:30 a.m. to 4:45 p.m. via email at ERSC@mcpsmd.org or by telephone at 301-517-8100 ■

MAKING CHANGES to Your Benefits During Open Enrollment

To make a change to your retiree benefits during Open Enrollment, you must complete and submit MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, to the Employee and Retiree Service Center (ERSC) by Friday, November 6, 2020. Submit a signed enrollment form in any one of the following ways:

- **Mail** your signed form to ERSC at 45 West Gude Drive, Suite 1200, Rockville, MD 20850.
- **Email** an electronically signed form or a form that you have signed and scanned to ERSC@mcpsmd.org.
- **Fax** your signed form to ERSC at 301-279-3642 or 301-279-3651.



During the plan year

Outside of Open Enrollment, you may make changes to your benefit plans if you experience a qualifying life event*. You have 60 days from the date of the event to submit MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, to ERSC. Be sure to attach all required documentation to the form. If you submit your changes to ERSC by the fifth of the month, they will go into effect on the first of the following month. ■

**Qualifying life events include divorce, loss of alternative coverage, change in work status, relocation outside of current plan's service area, retirement, or death. ■*

Some tips on submitting changes:

PLEASE DO	PLEASE DO NOT
Keep your sent email or fax confirmation as receipt that ERSC has received your form.	Call or email ERSC to confirm receipt of your form.
Plan ahead when faxing your benefit enrollment forms.	Fax your forms during the final 24 hours of Open Enrollment when fax traffic is heaviest.
Sign both pages of your benefit enrollment form.	Forget to sign both pages of your enrollment form. Forms without signatures will be returned, and you will need to resubmit your signed form before the November 6, 2020, Open Enrollment deadline.
Submit all pages of your enrollment form and supporting documentation in one fax or email.	Send multiple emails or faxes. If your form and documentation are separated, ERSC staff will be unable to attribute your changes to you.
Check your benefits confirmation to ensure your changes have been made correctly. ERSC will mail it to your home address within two weeks of receiving your enrollment form.	Submit your form in more than one way (e.g., do not mail your form after you have faxed or emailed it). Doing so will delay the processing of your changes.
Keep a copy of your forms for your records.	Forget to keep a copy of your forms. ■

Most Retirees Received Cost-of-Living Adjustments (COLAs) on JULY 1

Maryland State Retirement and Pension System COLA

On July 1, 2020, retirees of the Maryland State Retirement and Pension System, who had been retired at least one year, and their beneficiaries received a cost-of-living adjustment (COLA) of 1.812 percent. Retirees received the full COLA of 1.812 percent on the portion of their retirement benefit that is based on service credit earned prior to July 1, 2011. For the portion of their retirement benefit based on service earned on or after July 1, 2011, the COLA was capped at 1 percent. For additional information, please visit <https://sra.maryland.gov/news>.

MCPS Retirement and Pension System COLA

Information concerning whether or not retirees and beneficiaries of the MCPS Retirement and Pension System will receive a COLA on January 1, 2021, should be available in November 2020. ■

HAVE YOU TAKEN the [Wellness] Initiative for 2021?

Complete Your Biometric Health Screening and Health-Risk Assessment by October 9, 2020

Are you a Montgomery County Public Schools (MCPS) retiree who is covered by an MCPS-provided medical plan and not yet eligible for Medicare? If so, have you taken steps yet to reduce your 2021 health insurance costs by completing a biometric health screening and health-risk assessment as part of the Wellness Initiatives program? If so, congratulations! You will see a reduction in the cost of your health insurance next year when compared with the cost you would pay if you had not participated in the program.

If you have not completed your biometric health screening and health-risk assessment to lower your rates for 2021, you have until

October 9, 2020, to do so. If you complete a health screening by the deadline, MCPS will pay an additional 1 percent of the total cost of your health insurance—reducing your contribution by 1 percent—effective January 1, 2021. Likewise, by completing your medical insurance plan's health-risk assessment by the same deadline, MCPS will pay an additional 1 percent of the total cost of your health insurance, also effective January 1, 2021.

- **You must complete a biometric health screening and health-risk assessment each year to maintain the rate reductions.**
- **To reap the program benefits in 2022, you will have between October 12, 2020, and October 8, 2021, to complete your screening and assessment.**



Learn More

Review the *2021 Retiree Benefit Summary* and the Wellness Initiatives for Retirees web page at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx so you will be ready to receive the rate reductions in 2022. ■

New MCPS RETIREES RECOGNIZED at July 14, 2020, BOE Meeting

The Board of Education (BOE) and Superintendent Jack Smith recognized 2020 retirees for their service to Montgomery County Public Schools (MCPS) and the students of Montgomery County at the July 14 Board meeting.

This year's reception recognized the collective career culmination of another outstanding class of MCPS retirees. The Class of 2020 comprised 651 retirees with a combined 16,164 years of service. Of the new retirees, 194 served MCPS for 30 or more years and 34 for 40 or more years.

The Employee and Retiree Service Center (ERSC) mailed retirement certificates to all 651 retirees. See the 2020 retiree list

at news.montgomeryschoolsmd.org/wp-content/uploads/2020/07/2020-Retiree-List.pdf. The list includes each retiree's name, last assignment, and years of MCPS service. The BOE resolution honoring the new retirees and additional facts about the retiree Class of 2020 are available on the ERSC website at www.montgomeryschoolsmd.org/departments/ersc/retirees/new-retirees/.

MCPS wishes all of our retirees the best as they move forward into new endeavors. ■

HAPPY
retirement

IN MEMORIAM It is with great sadness that we share the loss of our fellow MCPS retirees.

Shirley Ahle	09/24/19	Aileen L. Craig	05/22/20	Jesse R. Graham Jr.	12/10/19
Raymond A. Agricola	04/18/20	Idella G. Craven	04/23/20	Barbara A. Graves	01/06/20
Awetahegne Alemayehu	05/22/20	Warren G. Crutchfield	07/05/19	Edward H. Green	10/15/19
Miriam R. Anders	01/18/20	Eleanor W. Cunningham	08/12/19	June E. Gue	10/09/19
Peggy W. Anselmo	04/18/20	Bertha M. Cuthbertson	04/25/20	Morton A. Gutoff	07/24/19
Marie B. Armstrong	02/29/20	Persis A. Darling	08/06/19	Audrey M. Gwennap	01/03/20
John R. Baker	02/06/20	Edna L. Davis	01/01/20	Ernestine A. Hagan	06/19/20
James F. Baker	09/05/19	Glenice I. Davis	01/04/20	Beverly J. Harding	06/01/20
Clarence L. Ballou	04/24/20	Gloria O. Davis	08/23/19	Lawrence E. Harris	11/04/19
Linda Barnes-Robinson	03/23/20	Barbara J. Day	11/15/19	Vivian B. Hensley	10/23/19
Carolyn P. Bartoo	11/01/19	Jacqueline Dement	02/14/20	Carl R. Hepburn	01/01/20
Margaret A. Baugher	11/14/19	Scott M. Dennison	11/19/19	Marguerite Hetrick	04/07/20
Juan B. Becce	06/02/20	Marilyn E. Dewald	09/28/19	Harold R. Hileman	12/20/19
Eileen Beecher	03/04/20	Richard D. Dexter	07/09/19	Joan E. Hill	05/11/20
Susan C. Belford	09/13/19	Carmen S. Dey	03/21/20	Dorothy W. Hocker	04/05/20
Veronica W. Benion	08/30/19	Arabel E. Diamant	07/08/19	Barbara G. Hoffman	07/20/19
Shirley S. Bennett	05/31/20	Alan L. Dodd	07/21/19	Barbara A. Howard	01/29/20
Janet L. Bergman	04/08/20	Glenn A. Doerrman	05/16/20	Carolyn B. Hunt	02/25/20
George H. Berry Sr.	12/16/19	Teresa Doherty	07/18/19	Charles L. Hunter	07/18/19
Carolyn W. Bibault	02/22/20	George W. Dorr	10/14/19	Donald W. Hunter	09/24/19
Kay C. Bishop	11/21/19	Charles M. Dorsey	05/10/20	Donald V. Isaac	06/22/20
Jonathan D. Bishop Sr.	07/02/19	Linwood E. Dorsey	04/30/20	Ora E. Isaac	03/31/20
Lee Bland	12/03/19	Alice M. Dove	07/06/19	Sue B. Isle	05/02/20
Carol T. Boebel	09/03/19	Daisy F. Dubendorf	07/04/19	Barbara D. Jackson	06/09/20
Dorothy W. Bogan	03/30/20	Bernadine Duff	10/23/19	Deborah C. Jackson	09/09/19
James R. Brandenburg	07/27/19	William G. Duvall	07/06/19	Linwood W. Jackson	11/02/19
Andria G. Brickman	08/07/19	Ruby G. Dyson	05/28/20	Elizabeth V. Jenny	03/30/20
Hazel J. Britton	05/04/20	Nellie L. Easton	04/22/20	Laurence E. Jeweler	01/18/20
Ann B. Brockenborough	09/11/19	Emery N. Eaton	08/21/19	Edward Johnson	08/04/19
Ivy J. Brown	03/07/20	Estelle R. Eisenberg	09/19/19	Roland F. Johnson	08/27/19
James T. Brown Jr.	10/27/19	Joan A. Eisner	10/22/19	Sterling J. Johnson	04/27/20
Jacqueline A. Buckley	09/27/19	Dorothy J. Elgin	12/01/19	Robert E. Jones	03/17/20
Mary A. Burdette	02/20/20	Justin J. Ellis	10/11/19	Robert B. Jones	04/22/20
Emma V. Burns	04/11/20	Hazel R. Emerson	06/07/20	Ronald A. Jones	07/04/19
Charles L. Busch	03/18/20	Dorothy D. Evans	04/02/20	Robert B. Jones Jr.	09/26/19
Diana Bush	02/28/20	Paul L. Everett	02/27/20	Ina L. Jordan	03/20/20
Sylvia G. Bush	01/09/20	Victor M. Exner	06/26/20	Ronald Kail	04/13/20
Walter C. Calhoun Jr.	12/25/19	Jan D. Fahlgren	04/05/20	John Kalomeris	09/14/19
Margaret L. Callaghan	07/24/19	Katherine P. Farrior	09/02/19	Annamarie Kanagy	12/06/19
Jolene A. Capozzi	08/05/19	Bernadette M. Feith	11/16/19	Jill B. Karpf	07/11/19
Charles W. Carter Jr.	10/10/19	Yan Feng	01/01/20	Linda R. Katz	03/17/20
Helen M. Cary	11/22/19	Ronald J. Ferguson	12/08/19	Lamar E. Kehler	06/11/20
Rhonda S. Casas	01/01/20	Frieda M. Ferrell	04/16/20	Doris R. King	10/14/19
Charles B. Casto	07/11/19	Mary T. Finney	11/24/19	Rhonda G. Klein	07/15/19
Marilyn J. Chambers	07/20/19	Corinne Fleisher	04/24/20	Grace Koebke	07/01/19
Elaine M. Chang	12/24/19	Jesse H. Former	10/02/19	Scott M. Koser Jr.	12/24/19
Pauline Charles	12/15/19	Esther K. Foxe	08/09/19	Brenda A. Kosh	12/18/19
Roberta J. Chase	04/25/20	Carolyn P. Franklin	12/08/19	Deborah L. Kron	02/14/20
Suzanne S. Cheesman	08/28/19	Jean M. Fullenkamp	04/11/20	Antoni Kubsik	05/03/20
Barbara A. Coberly	01/14/20	Christopher E. Furry	10/14/19	Matthew J. Kuhn	02/06/20
Robert C. Cole	12/10/19	Henry A. Galotta Jr.	03/19/20	Kenneth J. LaTour	11/13/19
Adrian W. Coleman	12/29/19	Ellen A. Gardiner	03/19/20	Carol A. Leaverton	02/12/20
Vidalia Collis	09/28/19	Mohamed Ghariani	10/23/19	Sandra M. Lebowitz	03/23/20
Sharon K. Congleton	11/15/19	Jane T. Givens	11/09/19	Sandra S. Lebowitz	03/23/20
Bonita L. Connoley	12/21/19	Lillian K. Goldberg	11/19/19	Elwood R. Lester	05/03/20
Barbara S. Contrera	08/31/19	Jewell E. Golden	08/11/19	Georgia Lewis	10/23/19
James A. Convery	09/29/19	Cristian Gonzalez	03/20/20	Patricia A. Lewis	01/12/20
Robert G. Cooney	05/11/20	Mary A. Gorden	08/20/19	Joseph Loewe	05/25/20
Nancy A. Courtney	11/07/19	Roberta A. Graffman	01/05/20	Myrtle R. Loun	05/17/20

Retirees who passed away between July 1, 2019, and June 30, 2020:

Llewellyn A. Luce	03/22/20	Jean C. Peters	07/18/19	Nancy Stroud	04/30/20
Helen J. Lundberg	04/12/20	Charles C. Philipp	11/23/19	David H. Suarez	08/21/19
George W. Lyles	03/01/20	William C. Pignone	05/29/20	Marcia B. Subelsky	10/20/19
Robin L. Lyles	04/04/20	Molly A. Pirrung	10/20/19	Mary S. Swanson	06/07/20
Bernard E. Lyles Jr.	05/22/20	Mary E. Platt	12/16/19	Richard L. Swope	12/07/19
Lucille N. Malamut	11/09/19	George L. Popko	06/17/20	Eleanor C. Takahashi	10/06/19
John E. Maley	06/15/20	Ray C. Pratt Jr.	05/20/20	Jack J. Talamo	02/29/20
Barbara Maloney	03/28/20	Ira T. Price	10/25/19	Billy Tate	03/25/20
James L. Mann	05/07/20	Berley R. Pruitt	10/18/19	Oliver L. Tate	10/29/19
Betty M. Marcell	07/13/19	Everett E. Pumphrey	02/27/20	Sharon A. Taylor	01/03/20
Annie V. Matthews	12/12/19	James R. Purdum	06/09/20	David B. Taylor Nielsen	11/14/19
Janis C. McAbee	12/23/19	William J. Reed	11/09/19	Janice H. Thomas	01/05/20
Richard L. McCain	02/01/20	Judith A. Rice	07/19/19	June J. Thompson	05/02/20
Harriet V. McCarther	04/16/20	Charles Richardson	04/27/20	Elmira E. Tilley	12/07/19
Martha E. McCrossin	04/30/20	Christine M. Richardson	12/10/19	Susan L. Tinsley	07/26/19
Charles William McCullough	01/18/20	Richard D. Riddle	01/06/20	Anne M. Tolley	05/13/20
Tanya L. McDaniel	05/15/20	Naomi A. Rivera	01/27/20	Monika Tomlinson	12/22/19
Carole J. McIndoe	03/01/20	Richard A. Robinson	12/11/19	Suzanne W. Tougias	06/12/20
Jack E. McIntyre	04/06/20	Shirley M. Robinson	10/08/19	Franklin Trail Sr.	05/26/20
Michael J. McKinstry	09/12/19	Clarence J. Rogers	06/05/20	Garnett W. Turner	06/06/20
Mary L. Meier	11/06/19	Carl E. Rose	09/22/19	Ann M. Ullisney	08/16/19
Shirley A. Melmed	03/01/20	Joanne F. Rosenblatt	09/18/19	Ikanedem U. Umoh	09/18/19
Marvin A. Mermelstein	10/04/19	Angelina Routly	05/25/20	Edmond R. Vaughan	09/23/19
James A. Miers	02/25/20	Ruby A. Rubens	02/27/20	Sally K. Veres	05/08/20
Betty Lou Milihram	05/20/20	Milton Rubincam III	11/11/19	Clarence J. Wagner	10/22/19
Edward E. Miller	07/31/19	Kathryn S. Rupp	07/10/19	James G. Walker	08/10/19
Mary F. Miller	03/03/20	Roberta L. Russell	04/13/20	Marjorie P. Walsh	05/01/20
Maryann C. Miller	08/25/19	Catherine L. Sadler	03/21/20	William C. Wanatosky	06/17/20
Susannah R. Miller	12/03/19	Thomas H. Sansom	12/20/19	Betty T. Ward	03/09/20
Ann E. Mongelli	08/24/19	Mary Jane L. Saylor	03/29/20	Belinda A. Warren	05/26/20
Christophe C. Moody	07/31/19	Joseph M. Schwartz	12/22/19	Kent H. Weaver	05/24/20
David N. Moquin	05/01/20	Shirley M. Serber	03/03/20	Rose T. Weaver	06/15/20
Iris A. Moran	03/22/20	Katherine Seward	10/04/19	Julie A. Weiner	05/21/20
Betty J. Morgan	03/14/20	Stephanie L. Share	03/13/20	Elissa D. Weinroth	03/28/20
Barbara A. Morton	10/19/19	Krishna K. Sharma	07/27/19	James W. Wheat	09/04/19
James B. Morton	08/19/19	Eileen T. Sheets	10/17/19	Rosetta F. Whiting	12/12/19
Randolph T. Mosely	01/08/20	Madeline Z. Shere	01/28/20	Ronald E. Wilbert	08/10/19
Robert W. Mowen	05/17/20	James C. Showlin II	06/19/20	Dianne S. Wilkerson	09/02/19
Betty F. Mulford	04/25/20	Annette L. Silver	03/31/20	James B. Will	05/23/20
Constance H. Mullican	05/22/20	Gangajali Singh	09/15/19	Ernest E. Williams	08/10/19
William R. Murry	11/19/19	Mable M. Sizemore	12/14/19	Joyce M. Williams	05/19/20
Emilie Narr	10/24/19	Thomas M. Smetanick	12/19/19	John L. Wilson	06/12/20
Laila Nasrawi	04/14/20	Arliene F. Smith	04/25/20	Geraldine Windham	09/03/19
Virginia L. Nitkiewicz	05/05/20	Donald E. Smith	03/25/20	Betty G. Windsor	10/15/19
Beverly A. Oakes	04/22/20	Dorothy M. Smith	02/10/20	Sylvia T. Witkowski-Feibus	06/16/20
Esther P. Oberry	02/20/20	Regina A. Smith	04/18/20	Gary J. Wold	12/31/19
Richard W. O'Donnell	07/19/19	Ruth M. Smith	03/09/20	Clarence E. Woods	12/09/19
Finola P. O'Donnell	12/27/19	Kenneth A. Snoots	11/12/19	Richard J. Woods	11/20/19
Elizabeth R. Old	01/17/20	Florence D. Snowden	03/05/20	Gail S. Woolf	03/11/20
Patricia A. Ondish	02/17/20	Ernest L. Solar	12/13/19	Stanley L. Yankey	04/03/20
Elaine R. Parker	05/28/20	Anne L. Speicher	02/04/20	Thomas S. Zawalick	06/01/20
Gwendolyn Parker	05/17/20	Gary J. Spinella	02/02/20	Sally A. Zdanowicz	08/28/19
Chester R. Parks	05/20/20	Sarah W. Steel	01/10/20	Edward F. Zilcoski	07/12/19
Andree O. Payeff	04/15/20	Ilse A. Stein	01/04/20	Edith P. Zlotnick	12/12/19
William H. Peacock	06/05/20	Luther R. Stemple	01/01/20		
Louise O. Peck	10/04/19	Angelina Stephanos	05/07/20		
Caroline E. Peloso	11/11/19	Evelyn F. Stewart	07/16/19		
Irving Perlroth	04/23/20	Jestina M. Stewart	08/23/19		
Doris E. Perschau	02/13/20	James R. Stewart	07/14/19		

Vasant P. Tanna was inadvertently included in the list above in the print version of Retiring Times. We have corrected the error in this online version of the newsletter. Her husband passed away on November 15, 2019. We sincerely apologize for the error.

Need to Update Your Beneficiaries? **HERE IS HOW**

If you have recently experienced any significant changes in your life, you should consider whether or not you need to update your beneficiaries. If you do, follow the instructions below to update beneficiaries for your life insurance, 403(b) and 457(b) plans, and pension plans.

While the Employee and Retiree Service Center (ERSC) is the first stop for some of your beneficiary paperwork, we are not able to report or confirm the beneficiaries on your existing plans. If you are uncertain of your earlier decisions, submit a new beneficiary form to be sure that your wishes are in line with your beneficiary records.

To change your life insurance beneficiaries:

- Submit MCPS Form 455-22, *Retiree Benefit Plan Enrollment*.
 - Indicate your desire to change your beneficiaries in Section II and indicate your changes in Section VII of this form.
 - The form is available at www.montgomeryschoolsmd.org/departments/forms/455-22.shtm

To change your 403(b) or 457(b) plan beneficiaries:

- Visit the Fidelity Investments NetBenefits website at www.netbenefits.com/mcps.
- Log in using your existing username and password (or set up your online account if logging in for the first time).
- Click on **Profile**, then **Beneficiaries** under the Summary tab.
- Click on **Add or Edit a Primary Beneficiary** or **Add or Edit a Contingent Beneficiary**, depending on your needs.

To change your pension plan beneficiaries*:

- **MCPS core and/or supplement pension plans:**
 - Submit MCPS Form 455-5, *Designation of Beneficiary/Beneficiaries to ERSC*.
 - The form is available at www.montgomeryschoolsmd.org/departments/forms/455-5.shtm
- **State Retirement and Pension System of Maryland:**
 - Submit State Form 4 to ERSC.
 - The form is available at https://sra.maryland.gov/sites/main/files/file-attachments/form_4.pdf?1593530783 ■

*Changing your pension plan beneficiary(ies) is subject to plan restrictions.

KEEP YOUR Personal Information Up to Date

Are you planning a move?

Make sure to update your address with the Employee and Retiree Service Center (ERSC) by completing and submitting MCPS Form 445-1B, *Change in Personal Information for MCPS Retirees and Former Employees*.

You also will need to update your address with the Maryland State Retirement Agency if you receive a benefit from the state. Visit the ERSC Retiree Forms web page, where you will find a link to the necessary form. From the ERSC website, click on **Forms** under Retirees: Most Requested. A link to the Maryland address change form is under Personal Information.

Finally, you also should update your address with Aetna, Inc. Aetna, Inc. requests that you send updated information in writing to—

Aetna, Inc.
Large Case Pension, RS2A
151 Farmington Avenue
Hartford, CT 06156

Encourage your fellow retirees to update their address and contact information too! By working together, we can make sure everyone receives the retiree information they need. ■



STILL SMOKING? Quitting Is the Foundation to a Healthier, Happier Retirement

As a retiree, you probably look forward to doing the things you did not have time to do while working. You also may spend time thinking about ways to maintain and improve your health. If you are a smoker, quitting is the best way to ensure you will be able to do the things you enjoy for many years to come.

The first step to quitting smoking is often getting motivated. Motivation to quit may come from a variety of sources. Perhaps it will come from your children or grandchildren, or from friends who have already quit. It may come from society making it harder to smoke in public places, or from learning that tobacco use is the leading cause of preventable death and disability in the United States. Your motivation might come from your doctor who warns you of the long-term consequences of continuing your habit. Still, intrinsic motivation, or motivation that stems from your own desire to quit, provides the best—and most successful—impetus for quitting.

Quitting smoking and living as healthy as possible can provide the foundation for the retirement you have always dreamed of. A recent study indicated that modifying lifestyle factors, such as quitting smoking, can reduce your risk for being admitted to a nursing home. Middle-age smoking increased the chance of a nursing home admission by 56 percent.

Not only will quitting have a positive impact on your overall health, it is also a smart decision financially. As the cost of cigarettes and cigarette taxes increase, you will have considerably more money for your retirement if you quit smoking. People who give up smoking save much

more than cigarette money; they also save on health care costs and insurance. A study found that quitting smoking can save consumers more than \$10,000 a year.

Life insurance companies take height and weight, blood pressure, and other health metrics into account when determining premiums. Having a risky habit, particularly smoking, also dramatically impacts your life insurance costs. Men and women who smoke spend an average of \$1,500 and \$1,000 more every year for term life insurance than those who are smoke-free.

Also, smoking leads to a devaluation on your assets. When you try to sell your car or home in the future, you can count on getting less money for them if you smoked in them. Many people will not even consider buying a used car or home if the previous owner smoked.

Quitting may not be easy, but it is possible, and well worth it. Making a practical plan for quitting will help you succeed. Research demonstrates that people who plan ahead and use a combination of support and cessation medications can double or even triple their chance of success.

Some tips to a successful quit plan—

- Set a firm quit date.
- Speak with your doctor about the use of pharmacological aids to assist you.
- Attend a local smoking-cessation class or support group. Well



Aware, the MCPS employee wellness program, offers a free smoking-cessation class. Continue reading for more details.

- Enlist help and support from family and friends.
- Make a plan to remove all triggers and avoid negative influences (including people).
- Keep the phone number for the national smokers quitline (1-800-QUIT-NOW) handy in case you need immediate support during difficult cravings.

Well Aware offers an eight-week tobacco cessation course for active employees, retirees, and their spouses. The course covers topics such as pharmacological aids, stress management, and nutrition, in addition to supporting you through your entire quit plan. For more information on this class, please visit the Well Aware website at www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/.

Quitting smoking is one of the best things you can do for your health and well-being. Be sure to reward yourself for your efforts. Drink plenty of water and eat well. Enjoy the benefits of quitting: breathe better, smell fresher, feel good about yourself, save money, and live longer and healthier! ■

Montgomery County Public Schools
Employee and Retiree Service Center (ERSC)
45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850

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MCPS Retirees Association **NEEDS YOU!**

Have you joined the Montgomery County Public Schools Retirees Association (MCPSRA)? MCPSRA represents all Montgomery County Public Schools (MCPS) retirees—both professional and support staff—and works with the Maryland Retired School Personnel Association (MRSPA) to support its members.

The organization is looking to increase its membership! Interested in joining? Visit mcpsra.org, click on **Membership** on the left side of the screen and, on the next screen, click the **Application Form** button. ■

Open Enrollment ... continued from page 1

the benefit summary as it contains important details about all of your retiree benefit options for 2021.

You will have the opportunity to learn more about your Open Enrollment options with benefit

plan vendors and ERSC staff at online Open Enrollment Benefit Webinars (see chart on page 1 for details). Representatives from ERSC and benefit plan vendors will be available to answer your questions. ■



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45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850

Phone: 301-517-8100

E-mail: ERSC@mcpsmd.org

Daniel K. Marella
Chief Financial Officer

Krishnanda Tallur
Director, Employee and Retiree Service Center

Richard C. Johnstone
Director, Benefits Strategy and Vendor Relations

Marcia J. Welch
Communications Specialist and Editor

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