



# Retiring Times



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■ Montgomery County Public Schools ■ Rockville, Maryland ■

## Retiree Open Enrollment to Be Held **OCTOBER 10–NOVEMBER 4, 2016**

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 10 through November 4, 2016. During Open Enrollment, you will have the 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.

### New This Year for Retirees Not Yet Eligible for Medicare

- **A tobacco-use attestation requirement.** If you are not yet

eligible for Medicare, but are covered by an MCPS-provided medical plan, during Open Enrollment you will be required to attest to your tobacco-use status online. You must attest, even if you are not making changes to your benefits. If you do not attest, or you attest to NOT being tobacco free throughout the 12 months prior to January 1, 2017, your contribution to your health insurance will include a 3 percent surcharge on the total cost of your health insurance.

To make your attestation, beginning October 10, 2016, visit [www.montgomeryschoolsmd.org/departments/ersc/](http://www.montgomeryschoolsmd.org/departments/ersc/) and click **Tobacco attestation**, which you will find under Retirees/Most Requested. Complete and submit the online form.

For more information about the tobacco-use attestation requirement, please see the spring 2016 issue of *Retiring Times* at [www.montgomeryschoolsmd.org/uploadedFiles/departments/ersc/retirees/publications/retiring\\_times\\_spring\\_2016.docx.pdf](http://www.montgomeryschoolsmd.org/uploadedFiles/departments/ersc/retirees/publications/retiring_times_spring_2016.docx.pdf).

- **A new rate structure.** If you are not yet eligible for Medicare, your 2017 benefit rates will be based on the benefit plan(s) you elect and, as a result of the Wellness Initiatives program, on whether or not you—

- complete a biometric health screening between October 12, 2015, and October 7, 2016;
- complete your medical plan’s online health risk assessment between October 12, 2015, and October 7, 2016;
- use tobacco in 2016; and/or
- make your tobacco-use attestation online during the fall 2016 Open Enrollment.

For additional information related to these changes, refer to the 2017 Retiree Benefit Summary.

**Unsure about which plans are right for you? Keep reading to find out about opportunities to learn more about your Open Enrollment options.**

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### Can We HELP?

The Employee and Retiree Service Center (ERSC) strives 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](http://www.montgomeryschoolsmd.org/departments/ersc/retirees). Still have questions?

**We are here to help!** Call ERSC at 301-517-8100, Monday–Friday, 8:00 a.m.–4:15 p.m., or e-mail [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org). ■

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## OPEN ENROLLMENT

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### Learn More

The Employee and Retiree Service Center (ERSC) will mail the 2017 Retiree Benefit Summary with detailed information to retirees the first full week of October. The mailing will include benefit comparison charts, rate information, and an enrollment form to make changes to your current benefits. The summary also will be available online at [www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.aspx](http://www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.aspx). Be sure to read the benefit summary you receive as it contains important details about all of your retiree benefit options, including changes to your benefits that will be effective January 1, 2017.

You will have the opportunity to discuss your Open Enrollment options with benefit plan vendors and ERSC staff at one of four Open

## Open Enrollment **BENEFIT FAIRS**

BENEFIT FAIR DATE/TIME	LOCATION
<b>TUESDAY</b> <b>October 11, 2016</b> 3:00–5:30 p.m.	Café 45 (lower level) 45 West Gude Drive Rockville, MD 20850
<b>THURSDAY</b> <b>October 20, 2016</b> 3:00–5:30 p.m.	Sherwood High School Cafeteria 300 Olney-Sandy Spring Road Sandy Spring, MD 20860
<b>WEDNESDAY</b> <b>October 26, 2016</b> 3:00–5:30 p.m.	Carver Educational Services Center Auditorium 850 Hungerford Drive Rockville, MD 20850
<b>WEDNESDAY</b> <b>November 2, 2016</b> 3:00–5:30 p.m.	Northwood High School Cafeteria 919 University Blvd., West Silver Spring, MD 20901

Enrollment Benefit Fairs (see chart above for details). Representatives from ERSC and benefit plan vendors

will be available to answer your questions and vendors will offer health-related activities. ■

## Taking the [Wellness] Initiative, **ONE YEAR AT A TIME**



Are you a Montgomery County Public Schools (MCPS) retiree who is not yet eligible for Medicare and is covered by an MCPS-provided medical plan? If so, have you taken steps to reduce your 2017 health insurance costs yet by completing a biometric health screening and health risk assessment? 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 Wellness Initiatives program.

If you have not completed your biometric health screening and health risk assessment to lower your rates for 2017, you have until October 7, 2016, to do so. If you complete a health screening within that time frame, MCPS will pay an additional 1 percent of the total cost of your health insurance—reducing your contribution by 1 percent—effective January 1, 2017. 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, 2017.

You must complete a biometric health screening and health risk assessment each year to maintain both rate reductions. To reap the program benefits in 2018, you

have between October 10, 2016, and October 6, 2017, to complete another screening and assessment.

### Will you be tobacco free throughout 2016?

- **If so, you will avoid a 3 percent surcharge** to your total health insurance costs in 2017 by attesting online to your tobacco-use status during this fall's Open Enrollment.
- **If not, consider quitting**, and ask your spouse to quit, to avoid the surcharge in 2018. For 2018, you also will need to attest to your spouse's tobacco use in 2017 if he/she will be covered by an MCPS medical plan in 2018.

Once you have been tobacco free for 12 months, you will be able to re-attest online after January 1 to have

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## MAKING CHANGES to Your Benefits

### During Open Enrollment

To make a change to your retiree benefits during Open Enrollment, you must submit MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, to the Employee and Retiree Service Center (ERSC) by Friday, November 4, 2016. Submit a signed enrollment form in any **one** of the following ways:

- **Mail** or bring your signed form to ERSC at 45 West Gude Drive, Suite 1200, Rockville, MD 20850.
- **E-mail** 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 during the plan year 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 5th 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 of work status, relocation outside of current plan's service area, retirement, or death. ■*

## Some tips on submitting changes:

PLEASE DO	PLEASE DO NOT
<b>Keep your sent e-mail or fax confirmation</b> as receipt that ERSC has received your benefit enrollment form.	Call or e-mail ERSC to confirm receipt of your form.
<b>Plan ahead</b> when faxing your benefit enrollment form.	Fax your form during the final 24 hours of Open Enrollment when fax traffic is heaviest.
<b>Sign both pages</b> 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 4, 2016, Open Enrollment deadline.
<b>Submit all pages</b> of your enrollment form and supporting documentation in one fax or e-mail.	Send multiple e-mails or faxes. If your form and documentation are separated, ERSC staff will be unable to attribute your changes to you.
<b>Check your benefits confirmation</b> 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 e-mailed it). Doing so will delay the processing of your changes.
<b>Keep a copy</b> of your form for your records.	Forget to keep a copy of your form. ■

## 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 submitting MCPS Form 445-1, *Change in Personal Information*. This will ensure that you receive important retiree information, such as the Open Enrollment packet, which we will mail in the fall.

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 links to all the necessary forms listed under **Personal Information**. From the ERSC website, click on **Retirees**. Then click on **Forms**.

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. ■

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

Dorothy F. Abosso	5/19/16	Patrice L. Channell	6/5/16	Martha E. Gonzalez	10/13/15
Norman L. Ahalt, Jr.	12/12/15	Young Chee	7/11/15	Melvin L. Grady	7/20/15
Adrienne A. Aiello	1/28/16	Laura D. Chiochankitmun	4/1/16	Paul Greenfield	7/16/15
Luther B. Akers	5/6/16	Wai K. Chu	5/24/16	Janet B. Gregan	11/27/15
Mary C. Alexander	12/18/15	Anne H. Connor	7/19/15	J. Edward Grenning	8/11/15
Frances B. Allis	11/2/15	Helen F. Coyne	12/12/15	Beuford Grigg	8/10/15
Robert E. Allison	4/22/16	Harvey A. Crandall	8/7/15	Mildred Groner	9/19/15
Lynnet M. Anderson	6/26/16	Clifton S. Crockett	2/3/16	Ann J. Guthrie	8/24/15
Mary E. Armstrong	12/8/15	Linda A. Crosslin	2/21/16	Andrea J. Haba	2/29/16
Janice E. Atwell	2/20/16	Douglas A. Dalrymple	8/5/15	Marcus L. Hall	3/25/16
Wendell W. Backus	10/15/15	George A. Davidson	1/31/16	Patricia A. Hamm	2/12/16
Paul D. Bailey	4/10/16	Angela F. Day	3/31/16	L. Jean Hanan	6/20/16
Alice Ball	11/15/15	Eric Del Marr	5/19/16	Carol Harris	2/12/16
Louise C. Bennett	4/15/16	Suanne E. Demory	10/22/15	Janet E. Harrison	5/4/16
Harrison E. Benson	1/21/16	Rose Mary G. Derenge	12/28/15	Norman V. Harrison	11/30/15
Maxine B. Benson	10/1/15	A. Jean J. Deyoe	6/10/16	Marie Hasert	5/21/16
Betty Berger	11/19/15	Barbara J. Dhawan	6/14/16	Marie E. Heck	3/14/16
Rae E. Billups	11/15/15	Dolores G. Dick	1/30/16	David F. Hedges, Jr.	12/28/15
Dorothea A. Bohrer	7/15/15	Vivian C. Dick	12/3/15	Gracelia R. Helring	3/30/16
Robert L. Bohrer	12/24/15	John O. Diggs	9/21/15	Lillian L. Ho	5/20/16
Evelyn R. Bond	7/22/15	Elizabeth Disney	12/18/15	Alice G. Hoefnagels	1/3/16
Robert J. Boswell	9/29/15	Eugene F. Doane	6/19/16	Priscilla J. Hofrichter	8/14/15
Mary P. Bowers	3/9/16	Susan Dollard	6/29/16	Helen A. Honsberger	3/13/16
Frank C. Boykins	10/19/15	Michael J. Doran	8/19/15	Aurora M. Hook	9/23/15
Joann V. Braithwaite	6/14/16	Edith Dove	6/15/16	Theodore S. Hunt, Jr.	9/20/15
Doris Bramkamp	10/12/15	Lucile Doyle	12/10/15	Virginia H. Isaacs	8/12/15
Dorothy D. Bray	1/14/16	Marie S. Dubel	12/25/15	Bernice M. James	12/18/15
Paul M. Brey, Jr.	12/19/15	Margaret B. Dubois	2/13/16	Edward R. James	7/13/15
Roy K. Briggs	3/10/16	Merrie D. Duffy Cavaliere	4/27/16	Rose C. Jarrett	2/25/16
Doris Brown	3/20/16	Naomi S. Earle	9/19/15	Elnora Jespersen	3/21/16
William A. Brown, Sr.	1/25/16	Dusia Ekzarkhov	12/17/15	Joseph E. Jodl	8/28/15
Leslie S. Bruffey	3/24/16	Yuli S. Estler	8/2/15	James B. Johnson	1/29/16
Dorothy E. Bucher	12/31/15	Richard G. Fazakerley	3/17/16	Lesley C. Johnson	10/13/15
Audrey B. Burdette	1/31/16	Olivia D. Featherson	10/22/15	Robert W. Johnson	3/28/16
Helen S. Burdette	1/15/16	Anne P. Fishman	10/20/15	Fred W. Joyce	1/9/16
David A. Burkette	12/9/15	Michele Fletcher	1/9/16	Louise M. Kamenjar	4/30/16
Mildred L. Butcher	1/11/16	Petronella M. Flowers	10/28/15	Robin L. Kaplan	5/7/16
William J. Butler	5/12/16	Rosemary Fox	12/19/15	Kimberly A. Kastens	6/21/16
Edward L. Butts	5/12/16	Francis B. Frampton	6/6/16	Esther R. Kaufman	7/24/15
Lana S. Campbell	7/19/15	Gerald P. Frick	10/21/15	Martha E. Kayhoe	5/3/16
Anne C. Canham	9/2/15	Gischa Friedman	11/1/15	Sally M. Keeler	4/9/16
Ann Carlsen	4/19/16	Helen T. Garrett	4/22/16	Rachel Kennedy	1/21/16
Harriett A. Carlton	1/24/16	Charles W. Gassaway	1/20/16	Delpha B. Keys	3/18/16
John Carter, Jr.	2/11/16	Ruth B. Gaston	5/15/16	Annamae Kisner	1/15/16
Phyllis A. Cartwright	2/9/16	Keith Gereffi	9/4/15	Carriel D. Knight	9/16/15
Carl W. Caviness	11/28/15	Jean A. Gilmore	6/9/16	Marion R. Kracov	7/5/15



## Retirees who passed away between July 1, 2015, and June 30, 2016:

William L. Kyle	7/24/15	Mildred C. Palmer	10/16/15	Christina A. Takemoto	2/9/16
Phyllis B. Lamiman	5/23/16	Mary C. Patten	10/14/15	James H. Taliaferro	8/17/15
Ivette Laureano	3/1/16	Helen Phillips	10/21/15	Emira Tashko	6/22/16
Mary U. Lavell	5/29/16	Eleanor R. Plitt	6/3/16	Zilenia D. Terrazas	11/5/15
Marcia A. Lavorini	6/1/16	Irene E. Plummer	7/18/15	Thomas R. Thoma	3/9/16
Janet M. Leighty	9/12/15	Carolyn A. Pokorny	3/23/16	Charles J. Thomas	9/24/15
Judith L. Leitner	9/21/15	Louise E. Prichard	1/6/16	Helen L. Thomas	1/30/16
Yueh-Chen Lin	11/24/15	Geraldine Quinto	11/20/15	William W. Thomas	4/23/16
Dale L. Livengood	9/27/15	Arthur E. Randolph, Jr.	4/29/16	Paul J. Thompson	11/15/15
Vivian Lomax	12/6/15	Terry L. Reddix	12/18/15	Victoria Thompson	10/14/15
Catherine E. Lombardo	2/9/16	Lois R. Regan	5/27/16	James P. Thompson, Jr.	7/7/15
Oscar A. Lopez	8/18/15	Dorothy J. Reitz	10/20/15	Joan L. Tibbs	5/24/16
Monique B. Marbury	1/15/16	Audrey B. Rhiel	2/27/16	Grace J. Tigani	2/22/16
Irene N. Margolin	3/16/16	Floyd E. Rhinecker	12/27/15	Celia J. Timmermans	2/11/16
Caroline J. Mason	5/11/16	Alice J. Rhodes	5/2/16	Lilian L. Toh	1/23/16
James A. Mason, Sr.	10/31/15	Anna Lee P. Riddle	12/23/15	Marjorie R. Tomlinson	10/5/15
Carol J. Mathews	11/16/15	Marcella A. Riley	7/6/15	James J. Toquinto	1/20/16
Ann R. Mathias	3/21/16	Carol A. Ring	8/9/15	Stephanie L. Tubbs	2/12/16
John S. Maykuth, Jr.	2/26/16	Donna L. Rose	9/26/15	Katherine E. Twyman	9/29/15
John M. Maysak	9/29/15	Donna L. Rothera	5/29/16	Peggy Ann Valentine	6/24/16
Maria V. Mbunga	4/28/16	Edythe O. Rotruck	5/30/16	Mary C. Vanantwerp	1/29/16
James F. McArthur	3/26/16	Louise M. Roush	12/11/15	Mildred A. Von Bargaen	12/1/15
John P. McKenna	10/29/15	Milton O. Ruark	8/28/15	Nancy E. Walker	6/21/16
Margaret G. McLachlan	11/2/15	Robert L. Runkles	12/11/15	Dorothy F. Wangner	3/11/16
Nelson McLeod	4/1/16	Nancy E. Rupp	5/23/16	Wilmer Watson	12/4/15
Ruth P. McMichael	5/19/16	Dominga Santos	12/2/15	Andrew J. Weiss	12/31/15
Richard M. McNally	3/28/16	Jose M. Santos	12/2/15	Barbara Wenrich	11/11/15
Robert T. Meddaugh	2/17/16	Lois K. Scherer	1/27/16	Elizabeth L. Western	7/30/15
Kathryn A. Merritt	11/11/15	Chester A. Selby, Jr.	11/6/15	Geraldine L. White	6/16/16
Arthur W. Mey, Jr.	9/2/15	Mary W. Shaw	10/15/15	C. Jeanne Wilkerson	6/3/16
Bessie A. Miller	7/5/15	Betty L. Sheridan	2/20/16	George C. Williams	5/11/16
Sylvia C. Milton	7/8/15	Doris M. Shipley	9/2/15	Mary E. Williams	9/27/15
Juanita Mitchell	10/18/15	Mary E. Silveira	9/18/15	Jacque B. Wilson	1/18/16
Donald B. Monroe, Sr.	9/30/15	Charlotte M. Simos	11/14/15	Amanda S. Winters	10/2/15
Robert V. Moore	8/10/15	Surjit Singh	5/25/16	Leon K. Wolfe, Jr.	11/2/15
Vivian I. Moore	11/10/15	Robert T. Smeak	8/28/15	Virginia C. Woodburn	6/18/16
Kristine M. Neher	1/13/16	Ella L. Smith	2/6/16	Christine M. Woodcock	4/6/16
Barbara E. Nicely	5/22/16	John M. Smith	7/6/15	Blanca G. Wright	1/26/16
Robert P. Nicholson	1/26/16	Lilian R. Smith	3/4/16	Jean Wynes	4/2/16
Ruth R. Niefeld	3/13/16	Marion Solomon	1/13/16	Min C. Yi	7/29/15
Brenda S. O'Bar	2/27/16	Bernice J. Sorg	10/3/15	Delores J. Young	2/7/16
Maryan M. Oakley	2/16/16	Charles R. Spaid	8/16/15	Barbara M. Youngflesh	5/26/16
Emily S. O'Brien	11/1/15	John U. Springer	8/20/15	Lydia Zavitsanos	12/10/15
Thomas M. Olden	1/11/16	Donald F. Stewart	12/30/15		
Thomas J. O'Toole	5/26/16	Elmore Stewart	7/19/15		
Albert D. Owens	3/8/16	Percell W. Tabb	10/22/15		

## HEALTH SCREENINGS:

### Get Out in Front of Potential Health Conditions

A lot of us are at risk for developing health conditions such as high blood pressure, heart disease, diabetes, and cancer. Many are unaware of their risk until symptoms appear. What if you could get ahead of these and other conditions by knowing your risk before signs of illness begin? One of the best ways to know your risk of illness is to be screened. Regular health screenings can uncover bodily changes that may reveal a developing health problem.

*By having regular screenings, you become a more active participant in your healthcare.*

One way to get started is to ask your healthcare provider which screenings are right for you. Consider reviewing the list of preventive screening recommendations found at [www.uspreventiveservicestaskforce.org/BrowseRec/Index/browse-recommendations](http://www.uspreventiveservicestaskforce.org/BrowseRec/Index/browse-recommendations) and sharing it with your doctor.

Then, either ask your doctor to conduct your screenings or participate in a Well Aware biometric health screening. For a list of upcoming Well Aware screenings, visit [www.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule.aspx](http://www.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule.aspx).

#### *Take the [Wellness] Initiative!*

Through the Wellness Initiatives program, those of you who are not yet eligible for Medicare can save money on your health insurance costs by getting screened each year. Learn more at [www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx](http://www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx). ■

## 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.

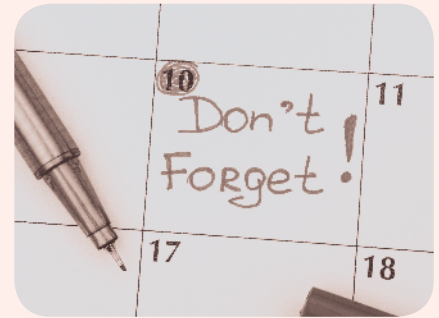
While the Employee and Retiree Service Center (ERSC) is the first stop for some of your beneficiary paperwork, we are not able to report or confirm the beneficiaries on your existing plans. If you are uncertain of your earlier decisions, submit a new beneficiary form to be sure that your wishes are in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



- Click on **Add a Primary Beneficiary** or **Add a Contingent Beneficiary**, depending on your needs.
- Click **Edit** to indicate your marital status.
- Enter your beneficiary and provide additional information as requested.
- Click **Save** for each beneficiary added or **Cancel** if you change your mind.
- Click **Save All**.

### 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](http://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 [www.sra.state.md.us/Participants/Downloads/Forms/Form\\_4.pdf](http://www.sra.state.md.us/Participants/Downloads/Forms/Form_4.pdf)

*\*Changing your pension plan beneficiary/ies is subject to plan restrictions. ■*



## MCPS Celebrates Retiree Class of 2016 at RETIREMENT RECEPTION

More than 176 retirees from the Class of 2016 attended the annual Retirement Reception on June 13, 2016. Retirees were recognized for their service to Montgomery County Public Schools (MCPS) and the students of Montgomery County.

This year's reception recognized the collective career culmination of another outstanding class of MCPS retirees. The Class of 2016 comprised 635 retirees with a combined 16,673 years of service. Of the new retirees, 199 served MCPS for 30 or more years and 56 for 40 or more years. MCPS wishes all of our retirees the best as they move forward into new endeavors.

Retirees were congratulated with remarks from Mr. Larry A. Bowers, retiring interim superintendent of schools, Mr. Michael A. Durso, president of the Montgomery County Board of Education, and Dr. Stephen M. Raucher, president of the MCPS Retirees Association (MCPSRA). Retirees' names and



years of service were announced, and they each received a certificate of honor and a gift acknowledging their service to Montgomery County students.

All retirees are invited to join MCPSRA. For more information or to download an application, visit [www.montgomeryschoolsmd.org/departments/mcpsretirees/](http://www.montgomeryschoolsmd.org/departments/mcpsretirees/). ■



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

Nonprofit Org.  
U.S. Postage Paid  
Suburban, MD  
Permit No. 201

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**COST-OF-LIVING Adjustments (COLAs)**

**Maryland State Retirement and Pension System COLA**

On July 1, 2016, retirees and beneficiaries of the Maryland State Retirement and Pension System who had been retired at least one year received a 0.119 percent cost-of-living adjustment (COLA). Those who retired after July 1, 2015, will not be eligible for a COLA until they have been retired for one full year as of July 1.

**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, 2017, should be available in November 2016. ■

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**Taking the [Wellness] Initiative...** continued from page 2

the surcharge removed within one to two months. Refunds will not be issued to non-tobacco-users who did not attest during Open Enrollment.

Be sure to review the 2017 Retiree Benefit Summary and the Wellness Initiatives for Retirees web page at [www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx](http://www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx) so you will be ready to receive the rate reductions and avoid the surcharge in 2018. ■



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11,500 • 9/16 A small version of the ERSC logo, consisting of the letters 'E R S C' above a stylized wave graphic.