



# Retiring Times



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**FALL**

2019

■ Montgomery County Public Schools ■ Rockville, Maryland ■

## Retiree Open Enrollment to Be Held OCTOBER 7–NOVEMBER 1, 2019

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 7 through November 1, 2019. 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.

During Open Enrollment, you must attest to your 2019 tobacco-use status if you are covered by an MCPS medical plan and are not yet eligible for Medicare. If you are married, you also must attest to your spouse's 2019 tobacco-use status if he/she is

covered under your medical plan and is ineligible for Medicare. This means that even if you are Medicare-eligible, you will need to attest to your covered, Medicare-ineligible spouse's 2019 tobacco use.

There will be no changes to insurance plan vendors for 2020.

The Employee and Retiree Service Center (ERSC) will mail the 2020 Retiree Benefit Summary with detailed information to retirees the last week of September. The mailing will include benefit comparison charts, rate information, and an enrollment form to make changes to your current benefits. The

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## Open Enrollment **BENEFIT FAIRS**

DATE/TIME	LOCATION
<b>TUESDAY</b> <b>October 8, 2019</b> 3:00–5:30 p.m.	<b>Sherwood High School, Cafeteria</b> 300 Olney-Sandy Spring Road Sandy Spring, MD 20860
<b>FRIDAY</b> <b>October 18, 2019</b> 3:00–5:30 p.m.	<b>Carver Educational Services Center, Auditorium</b> 850 Hungerford Drive Rockville, MD 20850
<b>WEDNESDAY</b> <b>October 23, 2019</b> 3:00–5:30 p.m.	<b>John F. Kennedy High School, Auditorium Lobby</b> 1901 Randolph Road Silver Spring, MD 20902
<b>MONDAY</b> <b>October 28, 2019</b> 3:00–5:30 p.m.	<b>Clarksburg High School, Cafeteria</b> 22500 Wims Road Clarksburg, Maryland 20871

## 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 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). During Open Enrollment, Call Center and front desk hours will be extended to 7:30 a.m.–5:00 p.m. ■

## HAVE YOU TAKEN the [Wellness] Initiative for 2020?

### Are You and/or Your Spouse Not Covered by Medicare? Be Sure to Make Your 2019 Tobacco Attestation During Open Enrollment

During Open Enrollment each fall, Montgomery County Public Schools (MCPS) requires you to attest to your and/or your spouse's tobacco-use status if—

- you, or you and your spouse, are covered by an MCPS-provided medical plan, AND
- one or both of you are not yet eligible for Medicare.

This means that some covered Medicare-eligible retirees will need to make a tobacco attestation. That's because retirees need to attest to their covered spouses' tobacco use if their spouses are ineligible for Medicare. If both you and your spouse are Medicare-eligible, you do NOT need to attest. See the chart on this page to help you determine whether or not you will need to attest. If you do, keep reading to find out how to do it.

If you and your spouse were tobacco free in 2019, you will avoid a 3 percent surcharge to your total health insurance costs (medical, prescription, dental, and vision plans) in 2020 by attesting. To make your attestation(s), between October 7, 2019, and November 1, 2019, 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.

If either of you use tobacco, consider quitting. Once you have been tobacco free for 12 months, you will be able to re-attest online after January 1 to have the surcharge removed within two months. If you

quit by December 31, 2019, and do not use tobacco in 2020, you will avoid the surcharge altogether in 2021. Refunds will not be issued to non-tobacco-users who do not attest during Open Enrollment.

### Complete Your Biometric Health Screening and Health Risk Assessment by October 4, 2019

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 2020 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 2020, you have until October 4, 2019, 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, 2020.

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, 2020.

- You must complete a biometric health screening and health-risk assessment each year to maintain the rate reductions.
- To reap the program benefits in 2021, you will have between October 7, 2019, and October 2, 2020, to complete your screening and assessment.

### Learn More

Review the *2020 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 tobacco surcharge in 2021. ■



Tobacco-use Attestation Requirements for MCPS Retirees and Their Spouses Who Are Covered by an MCPS-provided Medical Plan*		Will You Need to Attest?
<b>RETIREE:</b> Medicare-eligible <b>SPOUSE:</b> Medicare-eligible		<b>NO</b>
<b>RETIREE:</b> NOT Medicare-eligible <b>SPOUSE:</b> NOT Medicare-eligible		<b>YES, for both you and your spouse</b>
<b>RETIREE:</b> Medicare-eligible <b>SPOUSE:</b> NOT Medicare-eligible		<b>YES, for your spouse only</b>
<b>RETIREE:</b> NOT Medicare-eligible <b>SPOUSE:</b> Medicare-eligible		<b>YES, for you only</b>

\*Retirees do not need to attest for themselves or their spouses if they are NOT covered by an MCPS-provided medical plan.

## NEED HELP to Quit Smoking? Here's an Incentive

**Quit for Good is a free, course-based tobacco cessation program** offered to all MCPS retirees and their spouses. The program consists of weekly classes led by a nurse practitioner. By completing Quit for Good, you can avoid paying the tobacco-user surcharge. To qualify, sign up and attend each Quit for Good class in its entirety.

MCPS will waive the surcharge for the following calendar year if you complete the program between September and December of each year. If you complete it between January and May of any year, MCPS will waive the tobacco-user surcharge and refund any surcharge paid during that year. Learn more at [www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/](http://www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/). ■

## Dental and Vision Insurance Coverage for Dependents **EXTENDED TO AGE 24**

Dependents of MCPS retirees now remain eligible for MCPS-provided dental and vision insurance coverage until the end of the month in which they reach 24 years of age. Previously, dependents remained eligible for coverage in these plans until September 30 following their 23rd birthday. The policy change has extended the length of coverage for all dependents. ■

## 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** under the Summary tab.
- 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/sites/main/files/file-attachments/form\\_4.pdf](http://www.sra.state.md.us/sites/main/files/file-attachments/form_4.pdf) ■

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

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

Betty J. Abbott	8/16/18	Benjamin G. Cooke	7/17/18	Frank R. Greenspan	2/18/19
Pat D. Abrunzo	10/1/18	Francis W. Cooper	1/7/19	Carmen V. Gross	12/13/18
Paul D. Adams	10/30/18	Ronald A. Cord	4/24/19	Genara Gutierrez	9/20/18
Juan R. Ahumada	1/25/19	Sadie O. Cox	8/19/18	Doris E. Hackey	11/12/18
Diane F. Albertini	11/17/18	Billie R. Crouch	4/15/19	Harvey R. Hale	3/24/19
Edward W. Allen Sr.	8/22/18	Rosa K. Cullen	4/2/19	Virginia A. Haller	6/28/19
Jose F. Alonso	8/9/18	Oanh T. Cunnion	8/3/18	Patricia A. Hammond	10/18/18
Irma J. Alperin	12/16/18	Elaine B. Cutler	5/16/19	Elizabeth A. Harding	12/21/18
Shirley Alperin	4/18/19	Charles R. Dabbs	3/24/19	Joseph B. Harris Jr.	5/23/19
Doris C. Anderson	8/20/18	Barbara S. Davis	7/20/18	Paula G. Hauprich	8/9/18
Jose J. Aponte	8/7/18	Dorothy F. Davis	10/26/18	Joseph F. Havas	1/23/19
Melville R. Armstrong Jr.	12/6/18	Manuel T. Dean	5/15/19	Roberta A. Havas	5/11/19
Therese P. Arntz	8/13/18	Elizabeth L. Desmond	3/12/19	Sandra W. Hawkins	12/26/18
Baaba E. Assiaw-Dufu	4/2/19	Maria P. Despain	12/18/18	Robert C. Heaton	6/11/19
Mary Lee Au	2/26/19	Revington V. Devaraj	2/10/19	James O. Heier	3/14/19
Carolyn B. Aument	12/15/18	Olivia Devilbiss	2/6/19	Beverley P. Helms	6/24/19
Dorothy E. Avin	3/3/19	Barbara A. Dewitt	7/25/18	Frances A. Hendrickson	7/20/18
Samuel D. Bailey	8/23/18	Ruth Doak	11/19/18	Robert L. Hendry	4/29/19
Charlie L. Ballou	4/15/19	Donna Y. Dobson	1/11/19	Annie V. Herndon	4/9/19
Rufus L. Barfield	3/2/19	Kevin E. Dodson	9/15/18	Darryl M. Herndon	7/10/18
Pat E. Barry	9/7/18	Herbert Doggett	9/3/18	Howard F. Hill	3/17/19
Daniel J. Batory	11/8/18	Mary V. Donahue	7/13/18	Maurice D. Holmes	8/28/18
Joan S. Bedell	11/24/18	Gertrude L. Dunnigan	10/15/18	William H. Homick	4/13/19
Lois E. Bell	11/4/18	George C. Dutrow Sr.	6/14/19	Harrison Hoppes	2/19/19
Deborah E. Bell-Shepard	3/25/19	George L. Ellis	3/23/19	Karen L. Horman	12/28/18
Robert F. Bierly	6/30/19	Una O. Enikeieff	2/1/19	Joseph G. Hornyak	11/9/18
Arra M. Bishop	2/9/19	Thelma V. Estrella	4/4/19	Clint Houston Jr.	10/2/18
Fred L. Bishop	5/16/19	Barbara A. Fabian	11/9/18	Mary E. Howard	7/20/18
Shirleen K. Bishop	6/3/19	Mary T. Fenimore	3/4/19	Gi-Tou Hsu	9/11/18
Susan J. Blacklow	9/7/18	Thelma Fennoy	12/30/18	Fern Hugglestone	9/29/18
Mary A. Blatt	12/27/18	Herbert M. Fetherlin	11/30/18	Charles F. Ison	12/19/18
James J. Bogard	1/31/19	Odessa Finley	11/24/18	Evelyn V. Jackson	6/28/19
Marietta H. Boswell	8/20/18	George W. Fisher	2/15/19	George M. Jackson	9/1/18
Clifton E. Bowie	3/28/19	Claude S. Flagg	12/3/18	Mindy J. Jaffee	10/4/18
Nancy B. Boyd	4/9/19	Nancy D. Fleet	5/12/19	Kathleen L. Johns	4/10/19
Alonzo R. Bragg	5/12/19	Rose Mary Flint	9/23/18	Jackie R. Johnson	4/8/19
David L. Bridges	8/19/18	Stephen W. Fortunato	12/4/18	Jean Johnson	9/6/18
Evangeline H. Brown	2/12/19	Benita L. Fox	2/3/19	Martha M. Johnson	9/7/18
Frances M. Brown	12/2/18	Charles L. Francis	10/2/18	Iris M. Jones	7/27/18
Marilyn J. Brown	9/14/18	Barbara A. Franck	10/18/18	Frances W. Jordan	6/14/19
Dwight E. Brown Sr.	11/30/18	Stanley L. Fries	10/27/18	George L. Jordan	6/15/19
John A. Bryson	1/9/19	Karen I. Fritz	1/8/19	David J. Julius	10/24/18
Ruby J. Burke	8/25/18	Nancy J. Gallagher	9/16/18	Stanley T. Kaplan	2/3/19
Alice M. Burns	12/14/18	Thomas P. Gallogly	8/10/18	Norman R. Katz	11/13/18
Peter J. Cahall	5/8/19	Martin G. Galvin	8/6/18	Therese M. Kelleher	12/18/18
Dorothy M. Calisti	10/12/18	Teresa A. Gardner	1/24/19	Larry P. Kelly	4/23/19
Joseph J. Cammisa Jr.	10/5/18	Claire E. Gargano	1/17/19	Klara Keresztes	2/10/19
William H. Campbell	1/12/19	Oscar Gebran	7/27/18	Ronald E. Kersh	9/25/18
Myrtle L. Carr	5/6/19	Joyce G. Gell	1/12/19	Stanley R. Kilkuskie	12/1/18
Patricia T. Carr	10/2/18	Patricia K. George	10/7/18	May L. King	11/24/18
V Meridith M. Cash	9/29/18	Mary J. Gileno	11/5/18	Arlie L. Kingery Jr.	9/10/18
Yee G. Chan	2/4/19	Park Glass Jr.	2/25/19	Richard P. Kirby	7/17/18
Peggy A. Clair	1/6/19	Gail D. Glazer	8/5/18	Daniel J. Knauf	4/29/19
Vicky L. Clark	11/2/18	Carl H. Golding	11/2/18	Virginia L. Kneeland	6/6/19
Henry Clayton	10/23/18	Elizabeth P. Good	8/25/18	Ruth E. Koenigsberg	5/6/19
Myrtle L. Clevenger	5/2/19	Randall W. Graham	3/25/19	Carl Kolman	12/5/18
Leo A. Cole	9/16/18	Fannie L. Gray	6/19/19	Thomas A. Krafchik	3/7/19
Bailey Conaway	8/10/18	Joan G. Gray	3/12/19	Garry Kreizman	3/29/19
Mignon S. Conn	7/31/18	Ruth J. Gray	2/25/19	Thong Q. La	7/11/18

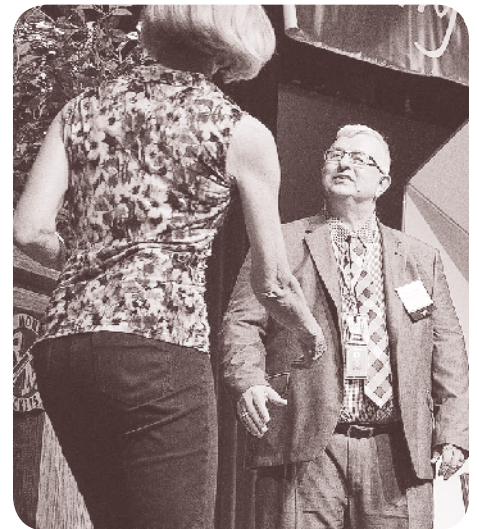
## Retirees who passed away between July 1, 2018, and June 30, 2019:

Patricia K. Lane	4/12/19	Carl E. Nelson	7/9/18	Ann E. Small	8/30/18
Vernard O. Lane	7/9/18	Phuoc B. Nguyen	2/18/19	Charlotte M. Smith	8/6/18
Robert L. Lawrenz	3/23/19	Ronna D. Nicholson	2/19/19	George Snyder Jr.	9/28/18
Barbara B. Lebaron	10/4/18	Ethel V. Noland	8/7/18	Shokat Sobhi	10/19/18
Lawrence A. Lee	4/24/19	Emily S. Noto	12/10/18	Joanne Solomon	2/20/19
Martha J. Lefebvre	9/30/18	Mary A. Nuse	6/24/19	Evelyn G. Spaid	2/5/19
Norman N. Legg	8/15/18	Anne S. Omland	1/17/19	Jean L. Spickler	4/7/19
Russell O. Leigh III	2/11/19	Mildred B. Onley	7/30/18	William F. Spillane	11/4/18
Ursula A. Lemanski	12/3/18	Patricia A. Oppert	5/11/19	Douglas J. Steel	12/10/18
Leonard R. Leonard Jr.	12/29/18	Catherine M. Owen	11/21/18	Paula Stephan	1/31/19
Alessandra L. Levenbook	2/12/19	Carole A. Owens	2/9/19	John Stephens	11/18/18
Anna M. Lippy	8/21/18	Kathy A. Palmer	8/22/18	Helen M. Strang	1/28/19
James W. Little	11/17/18	Philip K. Park	6/12/19	Christa J. Stuart	10/27/18
Linda L. Lockhart	7/16/18	Lois P. Parker	8/29/18	Joyce L. Stuart	5/23/19
Marvin Loewy	2/10/19	James Patterson	4/10/19	Betsy H. Sutherland	2/1/19
John P. Logun	1/12/19	Catherine R. Peake	4/22/19	Mary B. Talamo	11/9/18
Michael V. Loving	11/10/18	Nathan P. Pearson	9/24/18	Terry J. Testa	3/9/19
Norman E. Lowe	4/19/19	Eva Pelnik	12/20/18	Betty A. Thacker	9/25/18
Janice E. Maguire	9/21/18	Elizabeth J. Peters	1/4/19	Ann E. Thomas	1/31/19
Doris B. Maloney	1/3/19	Marilyn M. Petersen	1/6/19	James S. Thomas	9/2/18
Michael D. Mangum	9/30/18	Peter Petrossian	9/16/18	Barbara L. Thompson	1/19/19
Donna L. Marchick	2/6/19	Nathaniel Phifer	7/21/18	Fefronia C. Tompros	6/11/19
Maybelle D. Marckwardt	9/12/18	Ellaree Philippen	7/6/18	Paula K. Triantis-Sharrer	6/16/19
Mary R. Marco	2/17/19	Sarah Poling	2/9/19	Russell H. Turner	1/18/19
Karen J. Markle	4/9/19	John E. Poole Jr.	3/1/19	David G. Vader	2/13/19
John C. Marshall	5/27/19	Marthann Powell	6/20/19	James R. Vargo	6/27/19
Joseph I. Marshall	5/15/19	Tsianina Powell	12/19/18	Juan R. Villarroel	6/11/19
Dorothy M. Martin	2/3/19	Barbara J. Powers	2/7/19	Florence B. Walleigh	1/9/19
Lois A. Martin	10/8/18	Michael R. Powers	6/25/19	John C. Walter	5/5/19
Maria E. Marttila	10/16/18	Priscilla B. Powery	10/3/18	Norma J. Ward	12/6/18
Shirley M. Mather	9/7/18	Joyce A. Pratt	3/10/19	Tonisa A. Ward	1/4/19
Glenda P. Matthews	7/31/18	William Preston	1/11/19	Donald B. Watkins	3/7/19
Sheila A. McGee	2/23/19	Albert R. Procopio	11/8/18	Carolyn L. Waugh	2/28/19
Ronald E. McGrew	2/11/19	Flora E. Proctor	5/21/19	Patricia R. Weaver	1/24/19
Julia C. McQueen	8/29/18	Pamela A. Prue	12/21/18	Karin I. Westcoat	6/26/19
Mildred C. McVicker	12/14/18	John H. Quick	3/26/19	Susie S. Westry	12/3/18
Bertha Meister	8/14/18	Harry D. Randall	5/1/19	Cheryl C. White	12/4/18
Robert Meister	1/11/19	John L. Randall	2/12/19	John L. White	10/9/18
Mary L. Melvin	9/16/18	Jane E. Rankin	11/5/18	Joan M. Wilkins	5/19/19
Herman R. Menzer Jr.	2/16/19	Judith A. Ratcliff	4/5/19	Frank B. Wilkinson	4/24/19
William E. Merson	7/23/18	Claudia L. Rathbone	7/2/18	Annie P. Williams	2/3/19
Naomi R. Mezebish	3/31/19	Jean Reddick	10/10/18	George C. Williams	12/5/18
Richard J. Michaux	1/20/19	Pauline E. Reece	11/26/18	John A. Williams	2/11/19
Marianna E. Milanese	11/27/18	Patricia A. Rhinecker	3/16/19	Cleveland E. Williams Jr.	4/9/19
Roberta A. Miller	3/2/19	Charlene Z. Rivlin	9/23/18	Bernard C. Willis	8/24/18
Julia K. Mills	7/5/18	David J. Roberts	11/15/18	Roosevelt Witherspoon	8/2/18
Jessie M. Milor	11/1/18	Dennis E. Roberts	9/21/18	Richard C. Wood	7/19/18
William J. Mitchell	10/5/18	Stephen Rohr	2/18/19	Estelle G. Woodcock	2/5/19
William D. Monie Jr.	5/19/19	Marlene M. Ross	2/18/19	Charles K. Worsley	4/20/19
Charlie L. Montgomery	1/9/19	James R. Royster	7/9/18	Mildred B. Wray	7/11/18
Thomas Moody	1/1/19	Richard I. Rubinstein	5/29/19	June T. Wright	2/5/19
Robert H. Moore	5/11/19	Rosemary R. Ruffieux-Harger	9/15/18	Bruce W. Wynkoop	1/13/19
June K. Morgenstern	3/21/19	Joseph M. Ruyter	8/26/18	Helen W. Youmans	8/27/18
Susan M. Morton	12/22/18	Brunilda E. Scarpelli	1/14/19	Iris J. Young	12/27/18
Mary C. Mullis	4/5/19	Kenneth R. Schaeffer	1/19/19	Margaret Zierdt	2/4/19
Willie L. Mungo	3/2/19	Marion Scott	2/17/19	David M. Zusy	5/13/19
Anne M. Murphy	7/4/18	Jacqueline J. Sein	6/5/19		
Mary J. Murray	4/17/19	Margaret Shaw	6/26/19		
Ruth E. Murray	2/4/19	John K. Shipley	4/28/19		

## MCPS Celebrates Retiree Class of 2019 at RETIREMENT RECEPTION

**MORE THAN 147 RETIREES** from the Class of 2019 attended the annual Retirement Reception on June 6, 2019. 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 2019 comprised 650 retirees with a combined 16,083 years of service. Of the new retirees, 210 served MCPS for 30 or more years and 35 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 Dr. Jack R. Smith, superintendent of schools; Mrs. Shebra L. Evans, president of the Montgomery County Board of Education; and Dr. Carol M. Dahlberg, president of the MCPS Retirees Association. 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. ■

## 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 1, 2019. 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](mailto: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
<b>Keep your sent e-mail or fax confirmation</b> as receipt that ERSC has received your form.	Call or e-mail ERSC to confirm receipt of your form.
<b>Plan ahead</b> when faxing your benefit enrollment forms.	Fax your forms 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 1, 2019, 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 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, 2019, 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 2.443 percent. Retirees will receive the full COLA of 2.443 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 is 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, 2020, should be available in November 2019. ■

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.

Currently, the organization has more than 2,500 members, but is looking for more! Interested in joining? Visit [www.montgomeryschoolsmd.org/departments/mcpsretirees/](http://www.montgomeryschoolsmd.org/departments/mcpsretirees/), scroll down to the bottom of the page, and click **To become a member download MCPSRA-MRSPA Membership brochure.** ■

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## Open Enrollment ... continued from page 1

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 as it contains important details about all of your retiree benefit options for 2020.

You will have the opportunity to discuss your Open Enrollment

options with benefit plan vendors and ERSC staff at one of four Open Enrollment Benefit Fairs (see chart on page 1 for details). Representatives from ERSC and benefit plan vendors will be available to answer your questions and vendors will offer health-related activities. ■



## Retiring Times

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