



Retiring Times

New Directions for MCPS Retirees

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2010 Cost-of-Living Adjustment

Montgomery County Public Schools (MCPS) has a contract with Aetna, Inc. to pay your monthly pension payment for the County core and supplement plans. The monthly pension and retirement plans include a provision for an annual COLA each January 1st that is equal to the change of the Consumer Price Index (CPI), with a maximum amount that varies from 3 percent to 7 percent. However, you may have noticed on January 1, 2010, that you did not receive a COLA in your County core and supplement payment for this year.

Due to the current extraordinary economic circumstances, the CPI that is used by the MCPS Employees' Retirement and Pension Plan (the Plan) is negative, resulting in a calculated COLA reduction in pension payments. A negative change in the year-over-year CPI is extremely rare and last occurred in 1955 prior to the inception of the Plan. Therefore, this is the first time that a negative COLA calculation has occurred.

To protect your pension under these unusual circumstances, the Superintendent of Schools recommended that the Plan be amended to mitigate the impact of a negative change in the CPI. On October 26, 2009, the Board of Education approved a resolution to amend the Plan. Under the amended Plan, negative changes in the CPI will not result in COLA reductions of pensions and instead will be accumulated from year-to-year and offset against future positive COLA adjustments.

As a result of the Superintendent and Board of Education's actions, the calculated COLA of negative 1.68 percent was not applied on January 1, 2010. Benefit amounts for 2010 will be maintained without reduction and held unchanged from the 2009 amounts.

The offset will occur in the COLA for January 1, 2011, if the increase in the CPI is more than 1.68 percent. See example below:

CPI Change	Pension and Retirement COLA
Negative	Zero
Positive but less than 1.68 percent	Zero
Positive and more than 1.68 percent	CPI change minus 1.68 percent (up to each plan—3 percent in pension, 5 percent or unlimited in retirement plans)

CVS/Caremark Offers Automatic Prescription Refill and Renewal

CVS/Caremark Mail Service Pharmacy offers an automatic prescription refill program and an automatic prescription renewal program that help you manage your long-term maintenance medications.

Automatic Prescription Refill Program

CVS/Caremark Pharmacy takes the hassle out of remembering your refills when you enroll your long-term medications in this program. When you enroll in the automatic prescription refill program, CVS/Caremark Mail Service Pharmacy will proactively send refills at the appropriate times. There is no need for you to request that your prescription be refilled or sent.

Automatic Prescription Renewal Program

The automatic prescription renewal program does even more to help you manage your long-term maintenance medications. When you enroll an eligible long-term maintenance medication in the automatic prescription renewal program, you don't have to worry when it is about to expire or when the last refill has been used. CVS/Caremark Mail Service Pharmacy will proactively

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CVS/Caremark Offers New Option

In 2007, CVS Corporation and Caremark Rx, Inc. merged to become CVS/Caremark. According to CVS/Caremark, this merger makes them “the largest integrated provider of prescriptions and health related services in the nation.” For retirees who are enrolled in the prescription benefit plan administered by CVS/Caremark, this merger means a greater variety of options when filling and maintaining prescriptions.

Effective January 1, 2010, one of these new options is the choice of filling your 90-day supply of long-term maintenance medications either by using a CVS pharmacy or the CVS/Caremark Mail Service Pharmacy for the same co-pay.

This option lets you choose which method is more convenient for you.

Whether you choose to fill your long-term prescriptions via your local CVS pharmacy or via the CVS/Caremark Mail Service Pharmacy, getting your long-term maintenance prescriptions filled is simple and cost-effective.

For more information on this convenient new option or on any aspect of the CVS/Caremark prescription plan, visit CVS/Caremark’s website at www.caremark.com or call Customer Care at 1-800-378-7558. ■

CVS CAREMAR&K

With CVS pharmacy you can:	With CVS/Caremark Mail Service Pharmacy you can:
Enjoy same-day prescription availability	Enjoy convenient delivery of your long-term medications to the location of your choice, at no additional cost
Pick up your long-term medications at a time that is convenient for you	Receive your long-term medications in confidential, tamper-resistant, and (if required) temperature-controlled packaging
Talk face-to-face with a pharmacist	Talk to a pharmacist by phone or connect online at www.caremark.com



CVS continued from page 1

request a new prescription from your doctor at the appropriate time. Your doctor can then decide to renew the prescription or ask that you make an appointment to follow up.

All retirees who are enrolled in the CVS/Caremark prescription plan can enroll their eligible long-

term maintenance medications in the automatic Mail Service Pharmacy program. For more information on the automatic refill and renewal program, including a list of eligible medications, or to enroll in the program, visit www.caremark.com or call Customer Care at 1-800-378-7558. ■

Watch Your Winter Waistline

According to the Centers for Disease Control and Prevention (CDC), our society has become “obesogenic” or “characterized by environments that promote increased food intake, non-healthy foods, and physical inactivity.” During the holiday season, these environments were even more prevalent as friends and family gathered for holiday meals and celebrations.



In addition, the early dark and cold of winter months make it difficult to get moving outside, resulting in a tendency to decrease our physical activity during this time of the year. Mix one part lack of physical activity with two parts holiday indulgence, and you have the recipe for an expanded winter waistline.

While this reality is always present, it becomes even more significant as we get older. The Mayo Clinic explains that as a natural part of the aging process, our bodies begin to replace some

of our muscle with fat. Because fat burns fewer calories, our metabolisms slow, and we require less calories for energy. Excess calories are not burned, but are converted back to body fat. The same factors are at play when we try to burn those calories again; because our bodies no longer have such a high composition of muscle tissue, it takes more of an effort to burn extra calories. Therefore, as we get older, we need to be even more mindful of calorie consumption and physical activity levels.

If you weren't counting calories this holiday season, you may have already noticed that this combination of a slower metabolism and your yearly holiday feast easily led to unwanted weight gain.

Research increasingly shows that those pounds are not just unwanted, but are downright dangerous, and pose a potentially serious risk to your health.

According to the National Institutes of Health, weighing too much puts you at risk for a host of illnesses and ailments.



Overweight and obesity are known risk factors for:

- diabetes
- coronary heart disease
- high blood cholesterol
- stroke
- hypertension
- gallbladder disease
- osteoarthritis (degeneration of cartilage and bone of joints)
- sleep apnea and other breathing problems
- some forms of cancer (breast, colorectal, endometrial, and kidney)

Obesity is also associated with:

- hirsutism (presence of excess body and facial hair)
- stress incontinence (urine leakage caused by weak pelvic floor muscles)
- psychological disorders, such as depression
- increased surgical risk
- increased mortality

The best way to combat complications associated with being overweight or obese is to guard against detrimental weight gain. Of course, it's too late to avoid that extra helping of candied yams, but it's never too late to be cognizant of our behaviors and to pay attention to our bodies. A new year is the perfect time to take stock of your health, and to set goals for achieving or maintaining a healthy body weight — before those extra holiday pounds become a problem. ■

Achieving or Maintaining a Healthy Weight

The United States Department of Agriculture (USDA) suggests five steps to achieving or maintaining a healthy weight.

1. Follow your progress by tracking your food intake and physical activity. Check your weight weekly.
2. Get moving! Physical activity can help you reach and keep a healthier weight.
3. Learn what to eat from each food group.
4. Focus on how much you eat. Watch your portion sizes!
5. Choose “nutrient-dense” forms of foods. These foods are packed with nutrients, but low in “extras” that just add calories.

Watch for More

This year, ERSC will focus on each of these recommendations, presenting tips and information to help you achieve or maintain a healthy weight. In this edition, you'll find information on how to tell your ideal weight as well as how to get started with tracking your food intake and physical activity so that you can either reach or maintain your healthy weight goal. You will also find information on how you can increase your physical activity and enhance your own wellbeing along with the wellbeing of your community. ■

Calculating Your Ideal Weight

We are all built differently. As we age, our bodies change. So how can we tell if we are at our “ideal” or healthy weight?

Health professionals suggest calculating your Body Mass Index, or BMI, as one way to tell whether or not you are currently at a healthy weight. BMI is an indicator of fat composition for most people. However, it is not a direct measurement of fat, and therefore is not a diagnosis by itself. BMI can give you a broad idea of whether or not your weight is in a healthy range. Your health care provider can help you interpret your BMI number and make suggestions about your personal situation.

Losing or gaining weight in order to reach your “normal” or healthy weight range is a matter of adjusting your caloric intake and physical activity. Weight maintenance, says the National Institutes of Health (NIH), must entail burning the same amount of calories as you consume. Weight loss, then, means burning more calories than you consume.

Talk to your health care provider about healthy approaches to weight management. She or he can help you interpret your BMI and find a weight range that is ideal for you, as well as a weight management program that will work best for your particular situation.



To calculate your BMI, first multiply your height (in inches) by itself. Divide this product into your weight (in pounds). Multiply the quotient by the conversion factor of 703.

$$[\text{Your Weight (in pounds)} \div (\text{Your height in inches})^2] \times 703$$

Now compare your BMI to the CDC's guidelines for underweight, healthy, and overweight BMIs:

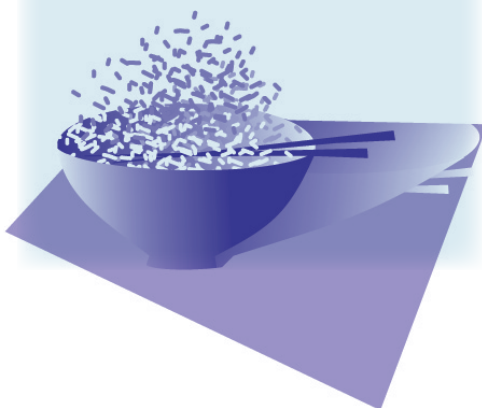
BMI	Weight Status
Below 18.5	Underweight
18.5 – 24.9	Normal
25.0 – 29.9	Overweight
30.0 and Above	Obese

Tracking Your Food Intake and Physical Activity

You may want to consider tracking your food intake and physical activity. Tracking these crucial items is one of the United States Department of Agriculture's (USDA) five steps to achieving or maintaining a healthy weight.

Tracking allows you to see those holiday indulgences you might otherwise forget and to correct them with the necessary physical activity before they become a problem. Tracking can also help you see the steps that you've taken to achieve weight loss success or the roadblocks that may be setting you back.

The Centers for Disease Control and Prevention (CDC) offers two helpful tracking tools through their website, a Food Diary Tracker and a Physical Activity Tracker. These printable tools allow you to see your progress at a glance and to make adjustments as necessary. Access them at: <http://www.cdc.gov/healthyweight/tools/#Meal%20Planning>. ■



Resolve to Help Your Community and Your Health

This year, resolve to do good for yourself and others at the same time. By engaging in a volunteer opportunity that involves physical activity, you can give back to your community while protecting your own health. According to the Centers for Disease Control and Prevention (CDC), about one in three men and one in two women do not engage in any physical activity by age 75. This is despite the fact that a host of illnesses and physical ailments, ranging from heart disease to arthritis, can be prevented with regular physical activity.

The CDC even reports that symptoms of anxiety and depression, which become more severe for many during the winter months, can be prevented with regular physical activity.

Physical activity doesn't have to be conducted in a gym in order to benefit your health. In fact, the

CDC reports that even moderate physical activity can have significant long-term benefits. Many volunteer opportunities will allow you to engage in physical activity while helping others in need.

When thinking about your New Year's resolutions, look for a volunteer opportunity that combines your unique interests or knowledge with the physical activity that you need.

You might want to consider the following volunteer opportunities:

- Walk dogs at your local animal shelter.
- Build homes with Habitat for Humanity.
- Help with community clean up of beaches, parks, or roadways.
- Lead walking tours of historical sites, museums, or gardens.
- Volunteer to coach a local kids' or teens' sports team.



Need help getting started or finding a volunteer opportunity that fits your talents? Senior Corps, a program of the Corporation for National and Community Service, works to match citizens who are over age 55 with service programs in their communities. For more information on Senior Corps or to get started call 1-800-424-8867 or visit www.seniorcorps.gov.

Don't Forget to Update Your Beneficiaries

William Kennedy never intended for his ex-wife Liv to inherit his pension balance after his death. In fact, when William and Liv divorced, their divorce decree made it clear that Liv had no rights to the pension benefit that William earned from his employer, DuPont.

And yet, after William's death, DuPont distributed the funds to Liv Kennedy. Although a decree was issued stating William's intentions at the time of William and Liv's divorce, William never removed Liv as the pension beneficiary with DuPont's Savings and Investment Plan (SIP). Therefore, DuPont distributed the funds to the only beneficiary that they had on record—his ex-wife.

Kari Kennedy, executrix of her father William's estate, filed a lawsuit requesting that the funds be distributed to William's estate. Backed by the divorce decree, Kari proclaimed that this distribution was actually her father's wish. The suit went through the court of appeals and eventually found itself in the U.S. Supreme Court.

The U.S. Supreme Court, which heard the case in January 2009, upheld DuPont's initial actions, and ruled that Liv should inherit the benefit, which totaled approximately \$400,000.

The Court reasoned that Kennedy's failure to follow proper procedures in removing Liv as a beneficiary meant that his employer, DuPont, was bound to the only agreement from William that they had on file. This ruling represents

a warning to all employees and retirees to make sure that you have followed proper procedures to change beneficiaries. Remember that you name beneficiaries for all life insurance policies, 403(b) or 457(b) plans, and—if you have chosen a pension payment option that pays a lump sum benefit to your beneficiaries after your death—your pension as well.



Many times when we undergo life altering events such as a divorce or the death of a spouse, we are so focused on navigating the changes brought on by the event itself that we forget to make other important changes. The start of a new year is a good time to take stock of your life insurance and pension plan beneficiaries. Ask yourself: has anything happened over the course of this year that changes my wishes? Do I need to adjust my beneficiaries?

How to Update Your Beneficiaries

While ERSC is the first stop for your beneficiary paperwork, we are not able to report or confirm the beneficiaries on your existing plans. If your intentions are in question, submit a new beneficiary form to be certain 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* (opposite).

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

- Contact your vendor. If you do not know how to contact your vendor:
 - Visit mcps.yourplan.info;
 - Click on the "Vendors" tab;
 - Select your vendor from the list to see information on updating your beneficiaries.

To change your pension plan beneficiaries

- MCPS Core and/or Supplement pension plan, for options that pay a lump sum benefit to your beneficiaries after your death:
 - Submit MCPS Form 455-5: *Designation of Beneficiary/Beneficiaries*.
- State Retirement and Pension System of Maryland:
 - Submit State Form MSR004.

All forms are available on the ERSC website: <http://www.montgomeryschoolsmd.org/departments/ersc/>. ■



Retiree Benefit Plan Enrollment

Employee and Retiree Service Center (ERSC)
MONTGOMERY COUNTY PUBLIC SCHOOLS
7361 Calhoun Place, Ste. 190 • Rockville, Maryland 20855

MCPS Form 455-22
March 2009

INSTRUCTIONS: All new retirees must make a selection in each category. Complete both sides, sign and return to the Employee and Retiree Service Center (ERSC), at the above address. This form must be signed at the bottom of pages 1 and 2. **You may fax enrollment forms to 301-279-3642/301-279-3651 or e-mail an electronically signed Adobe PDF file to ERSC@mcpsmd.org. Please do not mail copies to ERSC once you have faxed or e-mailed the enrollment form. A confirmation of your requested change(s) will be sent to you. Unsigned forms will be returned to you and become your responsibility to resubmit to ERSC by the appropriate deadline.**

SECTION I: RETIREE INFORMATION—Please Print.

Name _____ Employee ID # 0 0 0 0 _____ SSN # _____
Last 4 digits

Address _____
Street City State Zip

Home Phone # _____-_____-_____ E-mail _____ **Yes, this is a new address.**

Retirement Date ____/____/____ (new and existing retirees)

SECTION VI: BASIC LIFE INSURANCE—

Continue at retirement

I **cancel/decline** Basic Term Life Insurance (You may not re-enroll once life insurance is cancelled.)

No change

SECTION VII: LIFE INSURANCE BENEFICIARY DESIGNATION

Please check **Primary** or **Contingent** for each designated beneficiary. If neither box is checked, the named beneficiary will be deemed as a **Primary** Beneficiary.

No change

- Benefits shall be divided equally among Primary Beneficiaries (or Contingent Beneficiaries), unless otherwise stated.
- The Contingent Beneficiary(ies) shall be entitled to life insurance benefits in the event there is no surviving Primary Beneficiary.
- If designating a Trust as a beneficiary, please provide a copy of the title, trustee, address, and signature pages of the Trust.

Primary

Name _____ Social Security # _____-____-____

Address _____

Share _____ % Relationship _____

Primary **Contingent**

Name _____ Social Security # _____-____-____

Address _____

Share _____ % Relationship _____

Primary **Contingent**

Name _____ Social Security # _____-____-____

Address _____

Share _____ % Relationship _____

Primary **Contingent**

Name _____ Social Security # _____-____-____

Address _____

Share _____ % Relationship _____

FOR ADDITIONAL BENEFICIARIES, PLEASE ATTACH A SEPARATE SHEET OF PAPER.

This form must be signed for selections and designations to be valid.

SIGNATURE REQUIRED _____ /____/____
Signature Date

Printed name _____ Employee ID # 0 0 0 0 _____

Important Dates in 2010

January: Make sure your personal information is up-to-date and reflects any changes that you made in 2009.

Update your tax exemptions or beneficiaries, if necessary. Make sure that ERSC has your correct address on file.

April 26, 2010–May 14, 2010: Retiree Open Enrollment.

Review your retiree benefits, educate yourself on any changes to the Retiree Benefit Plan, and make any necessary changes during this time. You will receive more information on this year's Retiree Open Enrollment as it draws nearer.

Retiring Times

News from the Employee and Retiree Service Center

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**Employee and
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