**VISION**
We inspire learning by providing the greatest public education to each and every student.

**MISSION**
Every student will have the academic, creative problem solving, and social emotional skills to be successful in college and career.

**CORE PURPOSE**
Prepare all students to thrive in their future.

**CORE VALUES**
Learning
Relationships
Respect
Excellence
Equity

---

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*School System Medical Officer*

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850 Hungerford Drive  
Rockville, Maryland 20850  
www.montgomeryschoolsmd.org
MEMORANDUM

To: Prospective Retirees

From: Gina F. Ripoli, Director

Subject: Understanding Your Retirement

Congratulations to those of you who are nearing the completion of a long and rewarding career with Montgomery County Public Schools (MCPS)! This is an exciting time for you as you approach retirement and reflect on your significant accomplishments. Best wishes also are extended to those who are not yet ready to retire but are seeking information about retirement so they will be prepared when the time comes. It is never too soon to begin planning for your retirement.

A sound retirement plan ensures security for you and your family. It is important that you review *Understanding Your Retirement* carefully, to acquaint yourself with and develop an understanding of the retirement process. Inside, you will find information on determining your plan membership, pension benefit formulas, postretirement benefit plan information, and other essential details to help you understand and plan your retirement. You also will find information regarding important tasks that should be completed during the 12 months prior to retirement. It is imperative that the Employee and Retiree Service Center (ERSC) receive all of your forms at least 30 days prior to your retirement date. Failure to submit the forms on time will delay your retirement by one month—resulting in the loss of one month’s retirement income and, in some cases, a delay of future cost-of-living adjustments. Montgomery County Association of Administrators and Principals (MCAAP), Montgomery County Business and Operations Administrators (MCBOA), and Montgomery County Education Association (MCEA) unit members should pay particular attention to the special deadlines that impact your unused earned sick leave payout.

Everything you need to plan for your upcoming retirement—this booklet; the *Retiree Benefit Summary*, which details postretirement health benefit options offered and administered by MCPS; links to necessary retirement forms; a detailed retirement timeline; and more—is available on the ERSC Retirement Planning web page at [www.montgomeryschoolsmd.org/departments/ersc/employees/retirement-planning](http://www.montgomeryschoolsmd.org/departments/ersc/employees/retirement-planning). In addition, we suggest that you attend a Retirement Informational Session and a Retirement Forms Workshop. As an alternative, you may listen to recordings of Retirement Informational and Retirement Forms webinars. Links to a schedule of the upcoming sessions/workshops and to the recorded webinars are found on the same web page.

Please contact our office at 301-517-8100 or ERSC@mcpsmd.org for further assistance.

GFR: mjw

Attachment

Approved: Robert Reilly, Associate Superintendent of Finance
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Retirement Timeline

9–12 months prior to retirement
☐ Run an estimate on the mySRPS website or request an estimate* of benefits from the Maryland State Retirement Agency (MSRA)** and/or use PenPoint, the MCPS online self-service pension estimator, to view and run MCPS core and/or supplemental plan estimates.
☐ Apply to purchase any eligible service.**
☐ Apply for active duty military service credit.**
☐ Prepare your retirement budget.

6 months prior to retirement
☐ Discuss your benefit payment options with your family and/or financial advisor.
☐ Review retiree health plan options.

3 months prior to retirement
☐ Print your retirement application forms from the Employee and Retiree Service Center (ERSC) website.
☐ Determine your federal and state tax withholding amount. Consult with your tax advisor for assistance.
☐ If eligible, contact the Social Security Administration to enroll in Medicare Parts A and B if you and/or your spouse are or will soon be 65 or older.
☐ Review your 403(b) and/or 457(b) plan options, including establishing an account and rollover of unused earned sick and/or annual leave payout.
☐ MCEA unit members retiring July 1 must submit all retirement forms to ERSC by April 1 to be eligible for payment of 35 percent of their unused earned sick leave balance.
☐ For fiscal year (FY) 2024, MCAAP and MCBOA unit members who are retiring July 1 with at least 25 years of MCPS experience must submit all retirement forms to ERSC by March 1 to be eligible for payment of 35 percent of their unused earned sick leave balance. Similarly, members retiring October 1, must submit all retirement forms to ERSC by March 1 to be eligible for payment of 30 percent of their unused earned sick leave balance. If a unit member is retiring with at least 30 years of experience, they will be eligible for payment of 30 percent of their unused earned sick leave balance with 30 days advance notice to ERSC. Unit members retiring with at least 5 years of experience will be eligible for payment of 25 percent of their unused earned sick leave balance.

ERSC MUST RECEIVE ALL FORMS at least 30 days prior to your retirement date. Failure to submit forms will delay your retirement by one month, resulting in the loss of one month’s retirement income. All retirements are effective on the first day of a month.
1–2 months prior to retirement

☐ Return all retirement forms to ERSC, including 403(b) or 457(b) salary reduction form(s) for rollover of unused earned annual and sick leave payment, and a copy of your Medicare card with Parts A and B, if you and/or your spouse are eligible for Medicare.

*MSRA provides current wait times for retirement estimates on their web page at [https://www.sra.maryland.gov/member-forms](https://www.sra.maryland.gov/member-forms)

**Forms are available on ERSC’s Retirement Planning web page, on PenPoint, or from ERSC.
Determining Your Plan Membership

Enrolling in a pension plan is a mandatory condition of your employment. The first step in preparing for your retirement is to determine your pension plan membership. Your future retirement benefit is made up of two portions—a core benefit and a supplemental benefit. Montgomery County Public Schools (MCPS) is the only school system in the state of Maryland to offer a supplemental pension plan in addition to members’ core plans. Temporary employees are not entitled to participate in the pension plan.

ALL PERMANENT MCPS EMPLOYEES who are budgeted to work more than 500 hours in their first fiscal year with MCPS are members of both a core and supplemental retirement plan. Depending on your position, you are either a member of the Maryland State Teachers’ Pension/Reformed System (State core plan) or the MCPS Pension/Reformed System (MCPS core plan). All are a part of the MCPS supplemental pension plan.

State Core Plan:
If you are a member of the State core plan, the MSRA provides you with an annual statement of retirement benefits online detailing your projected retirement benefit for your core plan, typically in September for the fiscal year that ended June 30. You may access and print your current personal statement of benefits or run projected estimates online by visiting the mySRPS website. You access your annual statement of projected retirement benefits for your MCPS supplemental plan online via PenPoint. Please review both sources carefully and save your statements for your records.

MCPS Core Plan:
If you are a member of the MCPS core plan, you access your annual statement of retirement benefits online via PenPoint. The statement details your MCPS core and supplemental plan benefits, and is updated each year during the last week of August. Please review your online statement carefully. If you plan to leave MCPS, you may wish to print a copy and save it for your records as you will no longer be able to access PenPoint.
Contributions Toward Your Pension Plan

All employees contribute a percentage of their salary toward their pension plans. Because MCPS offers both a core pension plan and a supplemental pension plan, employees make contributions to each plan.

Regardless of your core plan membership, you contribute 7 percent of your salary to your core pension plan and an additional 0.5 percent of your salary to your supplemental pension plan.

YOUR PENSION CONTRIBUTIONS are mandatory and equal a total of 7.5 percent of your salary. Contributions are made pre-tax.

MCPS also makes contributions toward your pension plan; the MCPS contributions are significantly more than the required employee contributions. MCPS makes annual contributions to a pension trust to fund future retirement benefits for all MCPS employees. The MCPS contribution amount is determined annually based on an actuarial valuation of plan assets and liabilities.
Service Toward Retirement

Employees earn two types of service toward retirement based on membership in the retirement, pension, or reformed pension systems.

**Eligibility service** is used to determine *when* you are eligible to retire.

You earn one year of eligibility service for each fiscal year you have worked a minimum of 500 hours. Even if you work less than 40 hours per week, you will receive one year of eligibility service as long as you work at least 500 hours during the fiscal year. If you do not work 500 hours in a fiscal year, then your eligibility service will be prorated based on the hours you have worked.

**Credited service**—Credited service is used to calculate the amount of retirement benefit you receive when you retire. Employees earn credited service based on membership in the retirement or pension system. One year of credited service is defined as 10 months from September to June.

**Retirement system**—You earn credited service based on your scheduled hours. For employees enrolled on or after July 1, 1976, credited service is prorated for part-time work. Credited Service is capped at 36 years. Once an employee reaches 36 years of credited service, contributions to the MCPS core and/or supplemental plans cease.

**Pension and Reformed Pension systems**—Credited service is prorated based on the number of hours you are scheduled to work in one fiscal year.

<table>
<thead>
<tr>
<th>EXAMPLE</th>
<th>Hours Worked</th>
<th>Service Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>40 hours biweekly</td>
<td>1 year of eligibility service; 0.5 year of credited service</td>
</tr>
<tr>
<td></td>
<td>60 hours biweekly</td>
<td>1 year of eligibility service; 0.75 years of credited service</td>
</tr>
<tr>
<td></td>
<td>80 hours biweekly</td>
<td>1 year of eligibility service; 1 year of credited service</td>
</tr>
</tbody>
</table>
Obtaining Additional Service

You may be eligible to apply for credit or purchase additional service. Increased service will increase the amount of your retirement benefit and may permit you to retire at an earlier date.

Granted Service: Military Service

You can claim a maximum of five years of military credit for military service that interrupts your MCPS employment if you—

- return to work with MCPS within 12 months of discharge from active duty, and
- do not accept other permanent employment between the date of discharge and your return to MCPS.

After 10 years of credited MCPS service, you may be granted up to a maximum of five years of credited service for military service that was completed prior to your MCPS employment.

National Guard and Reserve (active duty/active duty training points received prior to MCPS employment): One month of credited service is given for every 28 days of active duty/active duty training. This is determined by dividing the total amount of active duty/active duty training points received prior to your retirement/pension enrollment date by 28. A maximum of five years of credited service may be granted. No credit is granted for less than 28 days.

Maryland National Guard:
Plan participants who are with the Maryland National Guard receive credited service as follows:

- **For inactive service:** Eligible members receive four months of credited service, up to a maximum of 36 months, for any year in which they have earned at least 50 inactive duty points. A year for this purpose is defined as a 12-month period. The dates that establish the years are reflected on NGB Form 23.

- **For active service:** Plan participants who are called up for active Maryland National Guard duty that interrupts their MCPS employment are credited for the time they are in active duty, up to five years.

Retirement credit for military service claimed as a part of this benefit cannot be claimed or granted in connection with any other retirement or pension system. This restriction also includes military pensions. Once validly claimed as a part of this benefit, retirement credit for military service cannot be removed at a later date.
There is no cost to obtain military service credit. Once the military service is granted, future retirement benefit statements will reflect the additional service credit.

It is your responsibility to apply for military credit and complete the required forms while actively employed, i.e., before retirement or resignation from MCPS. **Once you have retired or resigned, no additional credit may be claimed.**

To obtain credited service in your MCPS Pension Plan for military service, you must submit **MCPS Form 455-18, Statement of Military Service** to ERSC with a copy of the proper supporting military documentation.

For **active duty** military service, submit your discharge papers (Form DD214) showing the dates of entry and discharge and type of military service.

For **National Guard or Reserve** service, submit a Retirement Credit Record Summary reflecting the *active duty/active duty training days*.

For the **Maryland National Guard**, submit NGB Form 23 or NGB Consolidated Retirement Record. The documentation must summarize the *inactive duty points*.

For **Maryland Air National Guard** documentation, submit Form 526, ANG/USAFR Point Credit Summary Inquiry; this document must summarize the *inactive duty points*.

Please note that orders are not acceptable as they do not show points awarded.

If you are a State core plan member, you must submit State Form 43, **Claim of Retirement Credit for Military Service** to obtain credited service. State core plan members must submit State Form 46, **Qualified Leave of Absence Request or Notification of Military Service Entry** prior to departure if the member is called to active military duty that will **interrupt** MCPS employment.

Links to these forms are provided on the Retirement Planning web page by selecting the Forms tab and choosing the applicable link under Retirement Preplanning Forms. **Additional service must be claimed at least 90 days prior to retirement.**

**Transfer of Service**

If you are eligible, there is no cost to transfer service to MCPS from one of the following agencies:

- Another Maryland school system
- State of Maryland government
- Maryland-National Capital Park and Planning Commission (M-NCPPC)
When you transfer service from these agencies, you are transferring not only the service you have earned but also any contributions you have made to that retirement plan. If there is a difference in the contributions rate, you will pay the difference. To be eligible, you must transfer directly into an MCPS position from another position, with no break in service, and you must apply for the transfer of service within the first year after changing positions. To be eligible to transfer service into the MCPS plan, your service and contributions from your previous employer must have been in a defined benefit plan. Once approved, you will work in collaboration with MCPS and your previous employer to transfer your service and contributions.

If you were previously vested in the pre-2011 pension plan and are currently enrolled in the post-2011 Reformed Pension plan, you may transfer your service to the current active reformed pension plan after one year of employment. You will need to request transfer of service and you will pay any difference in the contributions rate plus interest through the transfer date.

Purchased Service

During the 12 months preceding retirement, you may be able to purchase additional service under various categories. Purchasing service at retirement can increase your retirement benefit amount, and you may qualify for retirement earlier than anticipated. Additional service must be purchased at least 90 days prior to retirement.

As an active employee, you may purchase a minimum of one month, up to a maximum of 10 years, if you were previously employed by one of the following:

- Federal government
- Out-of-state municipality
- Nonparticipating Maryland municipality
- Private, parochial, or out-of-state school (teaching only)

You pay the full cost of purchased service. The cost depends on age, final salary, and the amount of service you wish to purchase. Typically, purchasing service is expensive and can be purchased only in your year of retirement.

In addition, previous service may be purchased for periods of the following types of qualified approved leave of absence:

- Personal illness
- Birth or legal adoption of a child
- Government-sponsored and/or subsidized employment
- Study leave

You may obtain retirement credit for the qualified approved leave of absence noted above to a maximum of two years. If you are on paid qualified leave of absence,
contributions are paid during the time of leave and you earn service credit. If you are on an unpaid qualified leave of absence, you may purchase service for the period of leave, while on leave or immediately after returning to work.

You do not have to wait until the time of retirement to purchase credit for periods of approved leave. Purchasing qualified approved leave of absence time is less costly when it is purchased immediately after returning to work.

Before and during a qualified approved leave of absence, it is your responsibility to file State Form 46, Qualified Leave of Absence Request or Notification of Military Service Entry to MSRA and other required paperwork to MCPS. This will ensure that you are eligible to purchase service credit for the period of leave and that the active employee pension death benefit will remain in effect during the period of leave. You must pay any contributions missed during the qualified approved leave (plus interest) to be eligible for retirement credit.

Once you have retired or resigned, you may not request additional service adjustments.

Process to Purchase Service

**MCPS core and supplemental plans**—You will need to submit ERSC Form 421 Request to Purchase Service, available on the ERSC website. ERSC will provide you with the cost to purchase this service in the MCPS core and supplemental plans.

**State core and MCPS supplemental plan**—You will need to submit State Form 26 Request to Purchase Previous Service to the MSRA. This form also is available on the ERSC website. If you need to purchase this service in the MCPS supplemental pension plan, you will need to forward the notice of cost to purchase service from the state. MCPS will provide you with the cost to purchase this service in the MCPS supplemental pension plan.

FORMS TO PURCHASE SERVICE and other essential retirement forms are available on the ERSC Retirement Planning web page. Search “retirement planning” from any MCPS web page. Links to the forms are found by selecting the Forms tab and the appropriate link under the Retirement Preplanning Forms section.

You may purchase service with a personal check or by rolling over funds from a/an—

- traditional IRA;
- eligible employer plan, including a plan qualified under section 401(a) of the Internal Revenue Code such as a 401(k) plan, profit sharing plan, defined benefit plan, stock bonus plan, or money purchase plan;
- 403(b) tax sheltered account; or
- 457(b) plan maintained by a governmental employer.
Unused Earned Leave at the Time of Retirement

Unused Earned Sick Leave

At the time of your retirement, you receive two separate benefits based on all of your unused earned sick leave balance: a sick leave payoff and additional credited service.

Sick Leave Payoff

You will receive pay, known as a sick leave payoff, for unused earned sick leave equal to your final hourly rate of pay as follows:

<table>
<thead>
<tr>
<th>MCEA Members</th>
<th>SEIU Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>With at least five years of MCPS experience* who submit all State and MCPS retirement forms (based on plan membership) for a July 1 retirement by April 1</td>
<td>35%</td>
</tr>
<tr>
<td>With at least five years of MCPS experience who retire after July 1 or submit all State and MCPS retirement forms (based on plan membership) for a July 1 retirement after April 1</td>
<td>20%</td>
</tr>
</tbody>
</table>

**MCAAP/MCBOA Members (for FY 2024)**

<table>
<thead>
<tr>
<th>MCAAP/MCBOA Members (for FY 2024)</th>
</tr>
</thead>
<tbody>
<tr>
<td>With at least 25 years of MCPS experience who submit all State and MCPS retirement forms (based on plan membership) for a July 1 retirement by March 1</td>
</tr>
<tr>
<td>With at least five years of MCPS experience who retire after July 1 or submit all State and MCPS retirement forms (based on plan membership) for an October 1 retirement by March 1</td>
</tr>
<tr>
<td>With at least 30 years of MCPS experience with 30 days advance notice to ERSC.</td>
</tr>
<tr>
<td>With at least 5 years of MCPS experience</td>
</tr>
</tbody>
</table>

The sick and annual leave payoff will be paid approximately eight weeks after you retire. Employees may elect to tax shelter a portion of their leave payoff using their defined contribution plan [Fidelity 403(b) or 457(b)] retirement savings account(s). Remember, total contributions would include the amount you shelter and the amount you have already contributed during the calendar year. This total amount is subject to the IRS maximum annual (calendar year) plan contribution limits. Arrangements for the deposit of the leave payoff into a tax-deferred account must be made prior to retirement and the form(s) must be received by ERSC 30 days prior to retirement. The
option for tax sheltering any portion of the leave payoff is applicable to retirement-eligible employees only who are commencing retirement payments at the date of separation from employment. Forms and detailed information are available at www.NetBenefits.com/mcps.

Gross leave payoff is subject to MANDATORY Federal Insurance Contributions Act (FICA) taxes at 7.65%. FICA taxes and any remaining balance after rollover are considered taxable wages. As a result, federal, state, and county taxes will be withheld from the leave payoff.

*Sick leave transferred from another employer will not be paid out by MCPS at retirement/termination. **MCPS experience differs from MCPS eligibility service. It is calculated as the difference between the most recent hire date and the date of separation.
Step 1: Apply FICA Taxes

Gross Leave Payoff is subject to mandatory Federal Insurance Contributions Act (FICA) tax at 7.65% (6.2% +1.45%)

FICA taxes are considered taxable wages. To allow for the FICA tax payment, you may rollover up to 88% of your gross leave payoff. Total calendar contributions would include the amount you shelter and the amount you have already contributed during the calendar year. This total amount is subject to the IRS maximum annual (calendar year) plan contribution limits.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Gross Leave Payoff</td>
<td>$19,292.00</td>
</tr>
<tr>
<td>b. FICA taxes @6.2%</td>
<td>$1,196.10</td>
</tr>
<tr>
<td>c. FICA Medicare taxes @1.45%</td>
<td>$279.73</td>
</tr>
<tr>
<td>d. Remaining balance after FICA taxes [a - (b+c)]</td>
<td>$17,816.16</td>
</tr>
</tbody>
</table>

Step 2: Determine Eligible Rollover Amount:
The amount you have already contributed during the calendar year minus your annual IRS contributions limit for calendar year 2023 is $30,000

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>e. Amount rolled over to 403(b)</td>
<td>$8,000.00</td>
</tr>
<tr>
<td>f. Amount rolled over to 457(b)</td>
<td>$8,000.00</td>
</tr>
<tr>
<td>g. Total amount rolled over to tax deferred plans (e+f)</td>
<td>$16,000.00</td>
</tr>
<tr>
<td>h. Remaining balance after rollover and subject to tax (d-g)</td>
<td>$1,816.16</td>
</tr>
</tbody>
</table>

Step 3: Determine Taxable Wages (h+b+c)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>h. Remaining balance after rollover and subject to tax (d-g)</td>
<td>$1,816.16</td>
</tr>
<tr>
<td>b. FICA taxes @6.2%</td>
<td>$1,196.10</td>
</tr>
<tr>
<td>c. FICA Medicare @1.45%</td>
<td>$279.73</td>
</tr>
<tr>
<td>i. Total taxable wages</td>
<td>$3,292.00</td>
</tr>
</tbody>
</table>

Step 4: Determine Taxes

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>j. Federal Tax</td>
<td>$724.24</td>
</tr>
<tr>
<td>k. Maryland State tax based on your election</td>
<td>$125.73</td>
</tr>
<tr>
<td>l. Montgomery County tax</td>
<td>$69.97</td>
</tr>
<tr>
<td>m. Total taxes</td>
<td>$919.94</td>
</tr>
</tbody>
</table>

Step 5: Determine Cash Distribution (h-m)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>h. Remaining balance after rollover and subject to tax (d-g)</td>
<td>$1,816.16</td>
</tr>
<tr>
<td>m. Total taxes</td>
<td>$919.94</td>
</tr>
<tr>
<td>n. Total Cash Distribution</td>
<td>$896.22</td>
</tr>
</tbody>
</table>
Additional Retirement Credited Service

Credited service is used to determine the amount of retirement benefit you will receive, and unused earned sick leave can increase your retirement benefit. All unused earned sick leave is converted automatically to additional credited service at retirement, and the additional credited service is included when your final retirement benefit amount is calculated. Unused earned sick leave is not included in estimated calculations on PenPoint, since the final balance cannot be known prior to retirement.

If you are vested and resign before you qualify for retirement, you are ineligible to receive additional credited service for unused earned sick leave when you become eligible to commence your vested retirement benefit. You must retire directly from active MCPS employment with retirement payments commencing at time of separation in order to receive additional credited service on your retirement benefit for unused earned sick leave.

Conversion of unused earned sick leave to credited service is on a graduated scale, as shown in the following chart, with a maximum of 20 months or 2 years of credited service possible. Please review your ePaystub to determine your current hours of unused earned sick leave in the Earned Leave (in hours) box. Compare your total unused earned hours to the hours listed in the “Sick Leave in Hours” column in the following chart to determine the amount of additional credited service you will receive. Please note that 10 months equals one year of credited service. For retirement purposes, all employees, whether employed 10, 11, or 12 months, participate as 10-month members earning a full year of credited service for the period of September through June with each month counted as one-tenth of a year. Part-time work is prorated under the rules on page 4. Sick leave accrues based on work assignment.

For members of the State core plan, projected unused earned sick leave is reported to the MSRA on the state retirement application Form 13/23 Application for Service or Disability Retirement. Once retired, 45 days after the retirement date, the final unused earned sick leave balance is recertified and reported to the MSRA. If you have used sick leave in the period between submitting retirement forms and the retirement date, the final unused earned sick leave balance may result in a recalculation and adjustment of your retirement benefit.

ELIGIBILITY SERVICE determines when you qualify for a retirement benefit. CREDITED SERVICE is used to determine the amount of your benefit. Unused earned sick leave does not count toward eligibility service and cannot be used to accelerate your retirement eligibility. Similarly, additional credited service based on unused earned sick leave cannot be used to accelerate retirement eligibility for retirement system members.
Unused Earned Annual Leave

MCPS 12-month employees receive a payoff for unused earned annual leave at retirement according to the provisions of the bargaining unit contracts. Each union contract specifies the following maximum number of hours for which you may be paid:

<table>
<thead>
<tr>
<th>Union Affiliation</th>
<th>Maximum Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>MCEA</td>
<td>240</td>
</tr>
<tr>
<td>SEIU Local 500</td>
<td>320</td>
</tr>
<tr>
<td>MCAAP/MCBOA</td>
<td>360</td>
</tr>
</tbody>
</table>

Hours in excess of the maximum are paid following the unused earned sick leave rules.

Unused Earned Personal Leave

Unused earned personal leave is not paid off at resignation or retirement.

Unused Earned Leave Payments

The sick and annual leave payoff will be paid approximately 45 days after you retire. Employees may elect to shelter a portion of the remaining balance of their sick and annual leave payoff (after Social Security taxes) to their defined contribution plan [Fidelity 403(b) or 457(b)] retirement savings account(s). The amount you can shelter is subject to the IRS maximum annual plan contribution limits. Arrangements for the deposit of the leave payoff into a tax-deferred account must be made prior to retirement and the form(s) must be received in ERSC 30 days prior to retirement.
If you have financial obligation to MCPS as a result of salary overpayment, excess leave usage (negative earned sick, annual or personal leave) or an outstanding invoice for benefits, then the liability will be reduced from your—

- Upcoming paycheck(s),
- Pension refund or rollover check at the time of separation (resignation),
- Monthly pension payments from the Maryland State Teachers’ Pension system or MCPS core and/or supplemental pension, and/or
- Leave payout at the separation of employment or retirement.

Should your payment(s) indicated above be insufficient to satisfy your financial obligation to MCPS, then you will be billed for the excess amount(s). Leave transferred from another employer will not be paid out by MCPS at retirement.
Eligibility for Retirement

Eligibility for retirement is based on your system membership and your start date with MCPS. If you are eligible for normal retirement, you may retire with a full, unreduced retirement benefit. You may choose to retire sooner than your normal retirement date if you meet early retirement requirements. If you choose to retire early, you will receive a reduced retirement benefit. This section provides rules and examples for both normal and early retirement.

Retirement System

Employees hired prior to January 1, 1980, who are members of the Retirement System, qualify to retire as follows:

<table>
<thead>
<tr>
<th>Retirement System Members</th>
<th>(closed to new employees as of December 31, 1979)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Retirement</strong></td>
<td></td>
</tr>
<tr>
<td>Normal Retirement</td>
<td>• 30 years of credited service—at any age <strong>OR</strong></td>
</tr>
<tr>
<td></td>
<td>• Age 60 with at least 5 years of credited service</td>
</tr>
<tr>
<td>Early Retirement</td>
<td>• 25 years of credited service—any age</td>
</tr>
<tr>
<td><strong>Penalty for Early Retirement</strong></td>
<td>MCPS</td>
</tr>
<tr>
<td>1 year</td>
<td>2%</td>
</tr>
<tr>
<td>2 years</td>
<td>5%</td>
</tr>
<tr>
<td>3 years</td>
<td>9%</td>
</tr>
<tr>
<td>4 years</td>
<td>14%</td>
</tr>
<tr>
<td>5 years</td>
<td>20%</td>
</tr>
</tbody>
</table>

Understanding Your Retirement

16
Pension System

Pension system members qualify to retire as follows:

<table>
<thead>
<tr>
<th>Type of retirement</th>
<th>Retirement qualifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Normal Retirement</td>
<td>• 30 years of eligibility service—at any age <strong>OR</strong></td>
</tr>
<tr>
<td></td>
<td>• Age 62 with at least 5 years of eligibility service <strong>OR</strong></td>
</tr>
<tr>
<td></td>
<td>• Age 63 with at least 4 years of eligibility service <strong>OR</strong></td>
</tr>
<tr>
<td></td>
<td>• Age 64 with at least 3 years of eligibility service <strong>OR</strong></td>
</tr>
<tr>
<td></td>
<td>• Age 65 with at least 2 years of eligibility service</td>
</tr>
<tr>
<td>Early Retirement</td>
<td>• 15 years of eligibility service <strong>AND</strong> age 55</td>
</tr>
<tr>
<td>Lifetime Penalty for Early Retirement</td>
<td>• 6% per year (.5% for each month prior to age 62; maximum penalty=42%) <strong>*</strong></td>
</tr>
</tbody>
</table>

**\*The penalty for early retirement is permanent and continues each year, even after you reach your normal retirement age.**

NORMAL RETIREMENT EXAMPLE

This example shows a full retirement benefit for an employee at age 52 with 30 years of eligibility and credited service and an average final salary (AFS) of $95,000.

<table>
<thead>
<tr>
<th></th>
<th>Monthly benefit</th>
<th>Yearly benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental benefit</td>
<td>$391.18</td>
<td>$4,694.16</td>
</tr>
<tr>
<td>Core benefit</td>
<td>$3,847.50</td>
<td>$46,170.00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$4,694.16</td>
<td>$50,864.16</td>
</tr>
</tbody>
</table>

EARLY RETIREMENT EXAMPLE

This example shows a reduced retirement benefit for an employee who retires early at age 60 with 24 years of eligibility and credited service and an AFS of $95,000. This employee would take a 6 percent penalty for retiring two years early.

<table>
<thead>
<tr>
<th></th>
<th>Monthly benefit before reduction</th>
<th>Monthly benefit with reduction</th>
<th>Yearly benefit before reduction</th>
<th>Yearly benefit with reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental benefit</td>
<td>$352.06</td>
<td>$309.81</td>
<td>$4,224.72</td>
<td>$3,717.75</td>
</tr>
<tr>
<td>Core benefit</td>
<td>$3,277.50</td>
<td>$2,884.20</td>
<td>$39,330.00</td>
<td>$34,610.40</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$3,629.56</td>
<td>$3,194.01</td>
<td>$43,554.72</td>
<td>$38,328.15</td>
</tr>
</tbody>
</table>
The penalty for early retirement is permanent and continues each year, even after you reach your normal retirement age.

Disability Retirement

In the unfortunate event that an injury or illness permanently incapacitates you, preventing you from performing your job duties, disability retirement may be available to you. Disability Retirement is a two-step process. The first step is to apply for disability benefits. The second step is to complete a retirement application in order to actually retire, provided you are approved for disability retirement. Important: Do not delay in applying for disability retirement; the application and approval processes can be lengthy. **Retirees are ineligible to file a claim for disability retirement.**

Two types of disability retirement are available: ordinary and accidental disability.

**Ordinary Disability**

This benefit is available to employees who become permanently incapacitated due to illness. You are eligible to apply for ordinary disability benefits if—

- you are a Pension system member hired on or before June 30, 2011 who has a minimum of five years of eligibility service, or you are a Reformed Pension system member hired on or after July 1, 2011 with a minimum of 10 years of eligibility service;
- you are permanently incapacitated and unable to perform your job duties due to medical reasons;
- you are not eligible for accidental disability; and
- no alternative assignment is available for which you are qualified or capable of performing.

If you have reached your **normal retirement date (based on age or service, whichever is the earliest)**, the ordinary disability retirement benefit will equal your pension at your normal retirement date and your actual creditable service will be used in the retirement benefit calculation. If you have not reached your **normal retirement date**...
(date based on age or service, whichever is the earliest), your pension will be calculated using your average final salary and the creditable service you would have received if you had continued in service until your normal retirement date.

If you are retiring on ordinary disability, you will need to be on active employee status (working or on approved leave) to continue health insurance into retirement. Please review the Postretirement Benefit Plan section in this booklet to learn about eligibility requirements to continue health benefits into retirement.

Accidental Disability
This benefit is available to employees who become permanently incapacitated due to a job-related accident. You are eligible for accidental disability if—

- your disability was the result of a job-related accident,
- you are permanently incapacitated and unable to perform your job duties due to medical reasons, and
- no alternative assignment is available for which you are qualified or capable of performing.

If you have reached your normal retirement date (based on age or service, whichever is the earliest), the accidental disability retirement benefit will equal your pension at your normal retirement date and your actual creditable service will be used in the retirement benefit calculation. If you have not reached your normal retirement date (based on age or service, whichever is the earliest), your pension will be the actuarial equivalent of your accumulated contributions at the time of retirement plus 66⅔ percent of your average final salary less any disability allowance payable under the Maryland State Teachers’ Pension System until your normal retirement date.

At your normal retirement date, your pension will be calculated using your average final salary and the creditable service you would have received if you had continued in service until your normal retirement date.

If you are retiring on an accidental disability retirement, you will need to be on active employee status (working or on approved leave) to continue health insurance into retirement. You will be eligible to continue retiree health benefits at the lowest retiree cost share of 36 percent.

STATE LAW MANDATES that an employee may receive either a workers’ compensation payment or a disability retirement payment. If you are receiving a workers’ compensation payment and have retired on disability, your monthly State/MCPS disability retirement benefit may be reduced.
Vested Benefits

If you resign employment before you qualify for retirement but after earning the required years of eligibility service for vesting, the retirement benefit earned as of your resignation date will be paid beginning at your normal retirement age. This is called a vested benefit. **You are not eligible to receive health insurance when you commence your vested benefit payment.** Vesting requirements are dependent on your retirement or pension or reformed pension plan, which is based on the date you were hired with MCPS.

**Employees who were hired on or before June 30, 2011,** are considered vested after **five** years of eligibility service. If you have **five** or more years of eligibility service and you terminate employment with MCPS, you are vested and eligible to receive a future retirement benefit based on your service and earnings at the time of resignation. Your benefit will be paid to you at your early or normal retirement age for the plan, depending on your plan membership. You may choose to receive this future benefit or you may choose to receive your contributions and interest in one lump sum after your resignation. You may elect to receive a lump sum refund of your contributions and interest or to roll over funds into an Individual Retirement Account (IRA), Roth IRA, or a qualified plan such as a 403(b) or 457(b). If you choose to receive a refund of your contributions and interest, you will **not be eligible** for a future vested benefit.

**Employees who were hired on or after July 1, 2011,** are considered vested after **10** years of eligibility service. If you have **10** or more years of eligibility service and you terminate employment with MCPS, you are vested and eligible to receive a future retirement benefit based on your service and earnings at time of resignation. Your benefit will be paid to you at your early or normal retirement age for the plan. You may choose to receive this future benefit or you may choose to receive your contributions and interest in one lump sum upon your resignation. You may elect to receive a lump sum refund of your contributions and interest or to roll over funds into an Individual Retirement Account (IRA), Roth IRA, or a qualified plan such as a 403(b) or 457(b). If you choose to receive a refund of your contributions and interest, you will **not be eligible** for a future vested benefit.

**IF YOU RESIGN BEFORE** you are vested, you will receive a refund, or you may roll over any accumulated employee contributions and interest at the time of separation. You do not earn any future interest after separation from employment and will not be entitled to any future vested benefit.
Calculating Your Retirement Benefit Amount

Benefit Formula Components

Both the Retirement and Pension Systems are defined benefit plans—your retirement benefit is based on a formula. These retirement benefit formulas use two key components: credited service and average final salary.

Credited Service
Employees earn credited service based on membership in the retirement or pension system. One year of credited service is defined as 10 months from September to June. See “Service toward Retirement” in this booklet for more details.

Average Final Salary (AFS)
Average final salary is an average of your earnings over a specified period of time. The period of time used is determined by your membership in the retirement or pension system and the year you were hired with MCPS. If you are a part-time employee, the annual salary (salary you would have earned as a 1FTE) is used to calculate your average final salary.

- **Members of the Retirement System**—The highest three years of salary during your career

- **Members of the Pension System**—The highest three consecutive years of annual salary during your career

**EXAMPLE**
Employee joined MCPS in 2000 and is retiring July 1, 2024, since he met the eligibility requirements to retire. His highest three years of annual salary were $80,471, $87,000, and $88,710. His average final salary is $85,393.66 \(\frac{[$80,471+ $87,000 + $88,710]}{3}\).
Members of the Reformed Pension System—The highest five consecutive years of annual salary during your career

EXAMPLE
Employee joined MCPS on July 1, 2011, and will retire July 1, 2023, since she met the eligibility requirements to retire. Her five highest consecutive years of annual salary were $68,300, $70,000, $71,700, $73,400, and $75,160. Her average final salary is $71,712 ([$68,300 + $70,000 + $71,700 + $73,400 + $75,160] ÷ 5).

Formulas Used to Calculate Your Benefit Amount

Using these components, each system uses its own formula to calculate retirement benefits. In addition, your benefit formula is calculated differently based on the date you were hired with MCPS. The following charts define each system’s benefit formula and specify which formula applies.

Retirement System
Employees who were hired with MCPS prior to January 1, 1980, and who are still members of the Retirement System receive a retirement benefit based on the following formula:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Formula</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core Benefit</td>
<td>1.8181% x AFS x Credited Service</td>
</tr>
<tr>
<td>Supplemental Benefit</td>
<td>.18181% x AFS x Credited Service</td>
</tr>
</tbody>
</table>
Pension System
Benefit formulas differ for employees who are members of the Pension System, based on date of hire.

### Pension System Members
(hired on or before June 30, 2011)

<table>
<thead>
<tr>
<th>Core Benefit *</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Calculate the greater of:</td>
<td></td>
</tr>
<tr>
<td>.008 x average final salary (AFS) up to the SSIL plus .015 x AFS in excess of the SSIL multiplied by years of credited service prior to 7/1/98 OR</td>
<td></td>
</tr>
<tr>
<td>.012 x AFS x years of credited service prior to 7/1/98.</td>
<td></td>
</tr>
<tr>
<td>Plus .018 x AFS x years of credited service after 7/1/98</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supplemental Benefit*</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>.0008 x AFS up to the SSIL plus .0015 x AFS in excess of the SSIL multiplied by years of credited service to 7/1/98 plus .002 x AFS x years of credited service on or after 7/1/98.</td>
<td></td>
</tr>
</tbody>
</table>

The formula was enhanced on July 1, 2006. As a result, the enhanced formula provided above applies to employees who were active on July 1, 2006, or were hired after July 1, 2006.

SSIL is the Social Security Integration Level. The SSIL for 2023 is $91,800. The projected SSIL for 2024 is $95,100.

### Reformed Pension System Members
(hired on or after July 1, 2011)

<table>
<thead>
<tr>
<th>Core Benefit</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.5% x AFS x credited service</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supplemental Benefit</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>.2% x AFS x credited service</td>
<td></td>
</tr>
</tbody>
</table>
Retirement Benefit Statements and Estimates

Employees in the retirement, pension, and reformed systems have access to a yearly electronic retirement benefit statement that offers a projection of core and/or supplemental normal and early retirement benefits. These projections are based on the above formulas and on the assumption that the employee will take the maximum benefit option, with no benefits payable to a beneficiary after the employee’s death.

PenPoint provides access to employees’ retirement benefit statements, which are prepared each year as of June 30. A brief summary of your retirement benefits is available on the PenPoint home screen; a link to the full benefit statement is on the right side of the screen under “Take Action.” You also will find links under Take Action to a printable tutorial that briefly addresses benefit statement content and to an FAQ and glossary guide with answers to common questions about employee pension benefits and definitions of pension terms.

MCPS RETIREMENT BENEFIT STATEMENTS are updated each year during the last week of August and are available on PenPoint.

Employees who are members of the MCPS core plan will see both their projected core and supplemental retirement benefits on their yearly retirement benefit statement. Members of the State core plan will be able to access their MCPS retirement benefit statement using PenPoint, but will only see their MCPS supplemental benefit. State core plan members receive a separate personal statement of retirement benefits (PSB) each year from the MSRA, typically in September. For these employees, the MSRA statement and the PenPoint statement are both needed to determine their total projected retirement benefit. The PBS also is available on the mySRPS website.

In addition, PenPoint provides you with several predetermined retirement estimates. These include estimates based on your early and normal retirement dates as well as an estimate “as of today,” which is calculated as if your employment were ending today. In addition, you may run estimates of your future MCPS retirement benefits based on other scenarios by using the PenPoint estimator tool. Video tutorials on using PenPoint are available on the MCPS Retirement Planning web page or you can review the PenPoint tutorial for basic steps on using the system.

PenPoint estimates provide greater detail than your yearly retirement benefit statement. When you retire, you will be able to choose one of several different payment options that affect both how much you will receive and, if you choose, how much your beneficiary will receive in the event of your death. A retirement estimate can help you determine which benefit option to choose by providing personalized figures based on your age and that of your beneficiary for each option.
Retirement Benefit Payment Options

When you retire, you will be able to choose one of several different payment options that affect both how much you will receive and how much your beneficiary will receive in the event of your death. For each option, the amount your beneficiary may receive reduces your monthly benefit payment. How much the benefit is reduced is based on your age at retirement and the age of your beneficiary. For that reason, some options do not allow you to change your beneficiary after retirement, even if your beneficiary predeceases you. Your choice of payment option does not impact the health benefits available to you or your eligible dependents at retirement or your covered dependents after your death.

YOUR PAYMENT OPTION ELECTION may not be changed once you receive your first retirement check. It is very important to discuss your retirement income requirements with your family and financial planner prior to completing your final forms.

It is important to consider each option in light of your individual plans and situation. When selecting a payment option, you should consider the following questions:

- How much income will I require at retirement?
- What other sources of income will I have?
- What is my life expectancy and that of my beneficiary?
- Do I need to provide continuing benefits to a spouse or other beneficiary after my death?

Employees who receive their core benefit from the state have additional payment option choices. Information is available on the MSRA website at https://sra.maryland.gov/ or by calling 1-800-492-5909.

Employees whose core and/or supplemental benefit(s) is/are provided by the MCPS Employees’ Retirement/Pension/Reformed Pension systems have five choices, listed on the next page.
1. **Maximum (State Basic Allowance)**
   This option provides the highest lifetime benefit with all payments ceasing upon your death. You need to name a beneficiary for this option in the event something should happen to you before you receive your first retirement check. Once you receive your first retirement check, there will be no further payment to a beneficiary.

2. **Option A (State Option 4)**
   This option provides a smaller monthly benefit than the maximum option. At the time of your death, any remaining balance of your contributions—plus interest at retirement—is paid in a lump sum to your named beneficiary(ies). This option ensures, at a minimum, the return of your employee contributions plus interest. If you elect this option, you may name more than one primary or contingent beneficiary when submitting your final retirement application. Your beneficiary(ies) may be changed at any time.

3. **Option B (State Option 1)**
   This option provides a smaller monthly benefit than Option A. At the time of your death, any remaining balance of the present value of your benefit is paid in a lump sum to your named beneficiary(ies). The present value of your benefit is the annual benefit amount at retirement multiplied by an actuarial factor based on your age. This amount is reduced by the payments received prior to your death to determine the remaining balance. This option ensures, at minimum, the return of both the employee and employer contributions plus interest. If you elect this option, you may name one or more primary or contingent beneficiaries. Your beneficiary(ies) may be changed at any time.

4. **Option C (State Option 3)**
   This option provides a smaller monthly benefit than Option B. The initial benefit is based on your age, and the age of your beneficiary at retirement. Your designated beneficiary cannot be changed after retirement. At the time of your death, 50 percent of your monthly retirement benefit will continue to be paid to your named beneficiary each month for his or her lifetime. If the beneficiary predeceases you, all benefits cease at your death.

FOR OPTIONS C AND D under the MCPS plans, you cannot change your beneficiary after retirement, even if your beneficiary predeceases you.
5. **Option D (State Option 2)**

This option provides a smaller monthly benefit than Option C. The initial benefit is based upon your age and the age of your beneficiary at retirement. Your designated beneficiary cannot be changed after retirement. At the time of your death, 100 percent of your monthly retirement benefit will continue to be paid to your named beneficiary each month for their lifetime. If the beneficiary predeceases you, all benefits cease at your death.

**AN EMPLOYEE WITH AN MCPS CORE AND/OR SUPPLEMENTAL BENEFIT** may not elect a beneficiary who is more than 10 years younger than herself or himself for Option D, unless the beneficiary is a spouse or disabled child.

**AN EMPLOYEE WITH A STATE CORE BENEFIT** may not elect a beneficiary who is more than 10 years younger than herself or himself for state Options 2 and 5, unless the beneficiary is a spouse or disabled child.

**Mandatory Lump Sum Retirement Benefit Payment (de minimis payment)**

If your monthly retirement benefit from MCPS is less than $100, you will receive the present value of your retirement benefit in one lump sum payment with no benefit to your named beneficiary. This lump sum payment is mandatory and is also known as a de minimis payment. The present value of the retirement benefit is actuarially determined by using interest and mortality tables. This calculation includes both credit for future cost-of-living increases and the present value of the funds. You may elect to receive your de minimis payment in a lump sum or to roll over the funds into an Individual Retirement Account (IRA), Roth IRA, or a qualified plan such as a 403(b) or 457(b).

The following page offers a comparison chart to assist you in determining which retirement benefit payment option is best for you.
<table>
<thead>
<tr>
<th>Payment Option</th>
<th>Your lifetime retirement benefit</th>
<th>Retirement benefit to designated beneficiary after your death</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum</td>
<td>Highest Benefit</td>
<td>None</td>
</tr>
<tr>
<td>Option A (State 4)</td>
<td>Second Highest</td>
<td>One Time Cash Payment = Lump sum of account minus retirement benefits received</td>
</tr>
<tr>
<td>Option B (State 1)</td>
<td>Third Highest</td>
<td>One Time Cash Payment = Lump sum of present value minus retirement benefits received</td>
</tr>
<tr>
<td>Option C (State 3)</td>
<td>Fourth Highest</td>
<td>50% of retirement benefit continues for lifetime of designated surviving beneficiary</td>
</tr>
<tr>
<td>Option D (State 2)</td>
<td>Lowest</td>
<td>100% of retirement benefit continues for lifetime of designated surviving beneficiary</td>
</tr>
</tbody>
</table>
Cost-of-Living Adjustments

Your benefit is adjusted during your retirement years based on an annual cost-of-living adjustment (COLA). Typically, a COLA is applied to your retirement benefit each year.

When You Receive a COLA

The date when you will receive your first COLA depends on the date you choose to retire. The COLA is added to MCPS core and supplemental plan benefits as of January 1 each year and to the State Teachers’ Pension/Retirement Plan (State core plan) benefits as of July 1 each year.

Members of the MCPS core and/or supplemental plan must be retired for at least one month as of January 1 to receive a COLA. Members of the State core plan must be retired for one full year as of July 1 before receiving a COLA. This means that in some instances, retiring one month later will result in a one-year delay in receipt of your first cost-of-living adjustment. If a negative COLA is calculated, it is allowed to accumulate from year to year and offset any future positive COLA adjustments.

How COLAs Are Calculated

Both the State core plan and the MCPS core plan use the Consumer Price Index (CPI) to calculate your cost-of-living adjustment. The U.S. Department of Labor publishes the annual CPI, and it is the most widely used measure of inflation. The CPI provides information about price changes in the nation's economy to government, business, labor, and private citizens and is used as a guide to make economic decisions.

For benefits based on credited service earned prior to July 1, 2011, the annual COLA you receive as a retiree will be applied according to the annual CPI with a 3 percent cap, with no additional conditions. The COLA for all service earned prior to July 1, 2011, is applied in the same way regardless of your core plan membership.
For benefits based on the credited service earned after July 1, 2011, the annual COLA you receive as a retiree will be calculated differently from benefits based on credited service earned prior to this time. The State core plan and MCPS core and supplemental plans will handle COLAs for this period of time differently.

**State core plan members**
You will receive a conditional COLA for benefits based on credited service earned after July 1, 2011. A conditional COLA is applied only if certain conditions are met for that year. If the State Teacher Pension Trust’s investment returns meet their expectations for the year, then a COLA will be applied that is equal to the CPI with a 2.5 percent cap. If the plan does not do as well as expected during the year, then the adjustment will be equal to the CPI but will cap at 1 percent. For additional information about the conditional COLA, please visit the MSRA website at https://sra.maryland.gov/.

**MCPS core plan members**
You will receive a COLA for benefits based on credited service earned after July 1, 2011, which will be based on the CPI and cap at 2 percent. No additional conditions will be applied to obtain the annual COLA.

**County supplemental plan members (all employees, regardless of core plan membership)**
You will receive a COLA for benefits based on credited service earned after July 1, 2011, which will be based on the CPI and capped at 2 percent. No additional conditions will be applied to obtain the annual COLA.
Pension Death Benefit

The MCPS Employees’ Pension and Retirement and MSRA plan offers benefits for your designated beneficiary(ies) in the event of your death prior to retirement. This benefit is separate from the MCPS life insurance benefit. Coverage for an active employee is effective after you have completed one year of credited service.

The pension death benefit your designated beneficiary(ies) is eligible to receive is based on your status at the date of death.

Working—Not Eligible to Retire
If you have at least one year of retirement credit and are not eligible for early or normal retirement, at the date of your death, your designated beneficiary(ies) will receive: (1) a one-time payment equal to your annual salary from your core pension plan (Maryland State Teachers’ Pension plan or the MCPS Core plan), (2) a refund of any accumulated member contributions with interest from the Maryland State Retirement Agency (if you are a member of the Maryland State Teachers’ Pension plan), (3) any accumulated employee contributions with interest made to the MCPS pension plan. At the date of death if you are on leave, the leave must be an approved leave of absence to qualify for the death benefit.

Working—Eligible to Retire
If you are working but eligible to retire on an early or normal retirement, and if your surviving spouse is the only designated surviving beneficiary or the sole primary beneficiary or the sole surviving beneficiary at the date of your death, your spouse has the option of receiving the monthly lifetime benefit that you were eligible for at the date of death instead of a one-time payment of salary and contributions with interest. Eligibility for retirement also makes a surviving spouse eligible for health insurance, if you were eligible for health insurance at the time of your death.

Be sure to keep your pension plan beneficiary(ies) current, even if you are not nearing retirement. Use MCPS Form 455-5 for MCPS core/supplemental plan beneficiaries and State Form 4 for State core plan beneficiaries. Update the designation of beneficiary(ies) online on the mySRPS website at https://sra.maryland.gov/.

YOU MUST file all required paperwork with MSRA and MCPS before and during an approved leave of absence to maintain your eligibility for the pension death benefit.
Postretirement Benefit Plan

Medical, Dental, Prescription, Vision, and Life Insurance Coverage

MCPS offers and administers health benefits into retirement for employees who retired normal, early, or on disability provided you meet the eligibility requirements in the “Eligibility for Postretirement Benefits” section below. **If you resign employment before you qualify for retirement, you are not eligible to receive health insurance when you commence your vested benefit. You need to retire from active MCPS employment with retirement benefit payments commencing at the time of separation from employment in order to continue MCPS health benefits as a retiree.** Medical, dental, prescription, vision, and life insurance benefits work differently when you are a retiree than when you are an active employee. The following section offers an overview of MCPS retiree health benefits. Complete information about medical, dental, prescription, vision, and life insurance options, as well as on Wellness Initiatives can be found in the *Retiree Benefit Summary*, available on the ERSC website.

You may elect to enroll in or cancel coverage at retirement. You must make an election for each component of the benefit plan. If you choose to cover your eligible dependent(s) at retirement, they must enroll in the same coverage in which you enroll. Spouses and/or dependents who were eligible for coverage at the time of your retirement may be added or reenrolled during a future Open Enrollment. Submit **MCPS Form 455-22 Retiree Benefit Plan Enrollment**, with your retirement forms to ERSC at least 30 days prior to the effective date of your retirement. If, after retirement, you move out of the service area for your health plan, you and your covered dependents may need to transfer to a different plan (see “Moving out of the Service Area” in this booklet). Additional information is available in the *Retiree Benefit Summary*.

Eligibility for Postretirement Benefits

Retirees with **at least five cumulative years** of MCPS-eligible service are eligible for postretirement benefits if they—
- have a current hire date that is prior to July 1, 2006, with no break in employment; or
- retired on or before July 1, 2011; or
- were hired prior to July 1, 2011, with at least 30 years of eligible service in the State core plan; or
- were hired prior to July 1, 2011, and were at least 55 years of age as of July 1, 2011.

Retirees with **at least 10 cumulative years** of MCPS-eligible service who retire after July 1, 2011, and who were hired on or after July 1, 2006, and before July 1, 2019.

**IF YOU WERE NOT ELIGIBLE for benefits coverage as an active employee, you and/or your dependent(s) will not be eligible for benefits coverage after you retire.**
Retirees who were hired or rehired on or after July 1, 2019, with at least 10 continuous years of MCPS-eligible service from the most recent hire or rehire date at the time of retirement.

If you retire on ordinary disability, the above eligibility rules apply to continue your health insurance into retirement.

Postretirement Benefit Plan Cost

As a result of changes to cost-sharing structures implemented on July 1, 2011, retiree benefit plan costs will differ depending on the year you were hired with MCPS, your length of service (eligibility service), and the year you retire(d). Employees who retired on or before July 1, 2011, continue to pay 36 percent of the cost of retiree benefits and MCPS continues to pay 64 percent.

Retirees who meet one of the conditions below are grandfathered as long as they have at least five cumulative years of eligible service with MCPS upon retirement:

- Anyone whose hire date (or most recent hire date or rehire date) was prior to July 1, 2011, who was at least 55 years old as of July 1, 2011; or
- Anyone whose hire date (or most recent hire date or rehire date) was prior to July 1, 2006; or
- Anyone whose hire date (or most recent hire date or rehire date) was prior to July 1, 2011, who retire(d) with at least 30 years of service in the State core plan.

If you are in one of these groups, you can find the cost of your benefits in the Retiree Benefit Rate Schedules available on the ERSC website.

If you are a recent retiree, were hired on or after July 1, 2006, and do not meet the grandfathering requirements, the cost of your retiree benefits will depend on your years of MCPS-eligible service at retirement, as follows:

<table>
<thead>
<tr>
<th>MCPS-eligible Service Upon Retirement</th>
<th>Retiree Cost</th>
<th>MCPS Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 up to 15 years</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>15 up to 20 years</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>20 or more years</td>
<td>36%</td>
<td>64%</td>
</tr>
</tbody>
</table>

If you are subject to the revised cost-sharing structures, to be eligible for retiree benefits you also must have—
• At least 10 cumulative years of eligible service with MCPS if you were hired prior to July 1, 2019; or
• At least 10 years of continuous years of eligible service with MCPS if you are hired on or after July 1, 2019.

Those who are affected by these changes can determine their benefit cost in the applicable rate chart found in the 2024 Retiree Benefit Rate Schedules.

Special Rule for 10-Month Employees who Terminate or Retire

A 10-month employee who retires or terminates employment prior to their last duty day will be issued a refund for any pre-paid health insurance deductions (medical, dental, vision, prescription).

A 10-month employee who retires or terminates employment as of their last duty day will maintain their active employee health benefits through September 30; the date through which they have pre-paid their benefits. If retiring, the employee will not be enrolled in retiree benefits until October 1. Life insurance will be the only retiree benefit to begin as of their retirement date.

The rules for Medicare will not change for these new retirees. A 10-month employee who plans to retire in July, August, or September and either becomes, or their dependent becomes eligible for Medicare between July 1 and September 1 will be able to begin the Medicare application process as early as July 1. This assumes MCPS has been made aware of the retirement date and all required paper work has been submitted. This is three months prior to the October 1 Medicare effective date.

Changes to Coverage

Moving Out of the Service Area
Retirees who move out of their health plan’s service area may need to transfer to another health plan that is authorized to serve retirees in their new location. Please review the Retiree Benefit Summary booklet for details on Out of Area Coverage. If you are currently enrolled in the DMO dental program, you should contact Aetna to see if they have participating DMO providers in your new location. If there are no participating DMO providers in your new location, you will be moved automatically to the PPO dental plan if you wish to continue dental coverage. If you are currently enrolled in a Kaiser Permanente plan and move out of the area, you will need to elect a new medical plan. If you do not, MCPS will automatically enroll you in the non-Kaiser HMO equivalent. Please notify ERSC in advance of your change of address to prevent any disruption in your health or dental coverage.
Mandatory Medicare Parts A and B Enrollment
In order to continue your MCPS-sponsored retiree medical and prescription benefits, you and/or your spouse must enroll in Parts A and B of Medicare when first eligible (usually at age 65 or if you receive disability benefits from Social Security). **You should contact Social Security at 1-800-772-1213 three months prior to eligibility to begin the process of enrolling in Medicare Parts A and B.** If you and/or your spouse are eligible for Medicare when you retire, Medicare will provide your primary medical coverage as of your retirement date, and the MCPS plan will provide your secondary medical coverage.

If you and/or your covered dependent(s) deferred enrollment in Medicare Part B because you were actively employed, you must contact the Social Security Administration (SSA) at least three months prior to your retirement date to enroll in Medicare Parts A and B to coincide with your retirement date. If you are over age 65, in order to enroll in Medicare Part B, you must provide Form CMS-L564E: Request for Employment Information to SSA. MCPS will verify that you and/or your dependent were actively covered with MCPS and therefore enrollment in Medicare was deferred. In addition, you will need to submit Form CMS-40B: Application for Enrollment in Medicare Part B to SSA. This is initiated once ERSC has received your retirement packet and has been made aware of your retirement date.

You must submit a copy of your Medicare card with Parts A and B to ERSC 60 days prior to the effective date of Medicare coverage or with your retirement forms if eligible for Medicare at retirement.

Please note that if you (or your dependent) receive disability benefits from the Social Security Administration after retirement and become eligible for Medicare, you MUST enroll in Medicare Parts A and B in order to remain on the MCPS Retiree Benefit Plan.

Medicare Part D
MCPS has made available a Medicare Part D prescription drug benefit program to Medicare-eligible retirees and/or their Medicare-eligible dependents. Private, Medicare-approved Part D prescription plans also are available, but if you opt to enroll in a private plan, neither you nor your dependents will be able to enroll or continue in the MCPS Part D plan. Most MCPS retirees elect to continue their MCPS prescription coverage and do not enroll in a private Medicare Part D plan.

Continuation of Coverage for Dependent Children
Benefits coverage for a dependent child automatically ends at the end of the month in which the dependent turns 26 for medical and prescription plans. Benefits coverage for

FAILURE TO ENROLL in Medicare Parts A and B AND to submit a copy your Medicare card with Parts A and B to ERSC will result in cancellation of your MCPS-sponsored retiree medical and prescription benefits.
a dependent child’s dental and vision plans automatically ends at the end of the month in which the dependent turns 24.

When your dependent(s) is no longer eligible for coverage under the MCPS plan, he or she may elect to continue coverage under the provisions of the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA permits them to continue insurance coverage for a limited period by paying the full cost of coverage. All COBRA rates are listed on the MCPS Benefits web page and will be provided upon eligibility. In many cases, young adults can purchase an individual policy directly with any health provider at a lower cost.

**Adding Dependents to Your Benefit Plan**
New spouses and dependent children are not eligible for benefits after you retire. Dependents must have been eligible during your active employment in order to be eligible for coverage under your retiree benefit plans. Eligible dependent children may be added to your retiree benefit plan up to age 26. If they are between the ages of 24 and 26, however, they may only be added for medical and prescription benefits. To enroll a dependent in your retiree benefits, you must complete MCPS Form 455-22, **Retiree Benefit Plan Enrollment**.

**Canceling Coverage**
You may elect to remove a dependent or cancel all MCPS retiree benefits by submitting MCPS Form 455-22, **Retiree Benefit Plan Enrollment** to ERSC with the desired effective date of the change. You may elect to cancel all coverage as of the last day of any month. Once canceled, you and/or your eligible dependents may reenroll for coverage only during a retiree Open Enrollment period or as a result of a qualifying event. To reenroll, you must provide written verification that you and your dependents were enrolled continuously for the categories of canceled coverage under another plan for the preceding 12 months. Changes must be sent to ERSC by the 5th of the month to be effective the following month.

**Retiree Open Enrollment**
MCPS provides an annual Open Enrollment period allowing retirees to make changes to their benefit plan. Open Enrollment for retirees will typically take place during four weeks beginning in mid-October, with all changes effective January 1. You will receive notification of any changes in programs and rates in advance. You also will be invited to benefit fairs to meet with representatives from each provider to better understand any changes to your plan and to answer any questions you may have. ERSC benefits specialists are available to answer questions by phone at 301-517-8100 or via email at ERSC@mcpsmd.org. For additional information, please review the **Retiree Benefit Summary**, available on the ERSC website.
Wellness Initiatives
If you are a retiree who is not yet eligible for Medicare and is covered by an MCPS-provided medical insurance plan, you have the opportunity to reduce your contributions to your health insurance by participating in the Wellness Initiatives program. To receive the incentives, you have a year to complete a biometric health screening and a health risk assessment. You must, however, complete them between the first day of fall Open Enrollment and the Friday before the next Open Enrollment begins a year later. Once you have completed your biometric health screening and/or health risk assessment, the incentive(s) will go into effect January 1 of the calendar year that follows the deadline.

If you are a new retiree and are not eligible for Medicare, you must complete a biometric health screening and a health risk assessment as a retiree to receive the incentives and reduce your contribution to your retiree health insurance. Any incentive credited while you were an active employee covered by an employee medical plan will not carry over to your retiree health plan.

Life Insurance Coverage

Life Insurance Continuation
At retirement, you may elect either to continue life insurance coverage or to cancel your coverage. If you elect to cancel your coverage, you are not permitted to reenroll at any time. If at any time, your life insurance is cancelled due to non-payment, re-enrollment will not be granted upon payment of outstanding balance.

When you retire, your term life insurance coverage amount reduces to 42.5 percent of your active employee basic term life insurance amount. For each of the next four years, on the anniversary of your retirement, the life insurance amount will be reduced by 7.5 percent of the active life amount. On the 4th anniversary of your retirement, the life insurance amount becomes 12.5 percent of the active life amount and will remain at that level for your lifetime, as long as the premiums are paid. Monthly premiums for life insurance can be found in the Retiree Benefit Rate Schedules available on the ERSC website. Premiums will be deducted directly from your retirement benefit payments. Rates for retiree life are subject to change. The following chart gives an example of the life insurance reduction.
### Examples of Life Insurance Reduction

<table>
<thead>
<tr>
<th>Active Life Value (2 times salary at retirement) = $160,000</th>
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<tbody>
<tr>
<td>1st Year</td>
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<tr>
<td>2nd Year</td>
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<tr>
<td>3rd Year</td>
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<tr>
<td>4th Year</td>
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<tr>
<td>5th Year</td>
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If you retire on ordinary or accidental disability, you are eligible to continue the life insurance at the same benefit amount you last had as an active employee (two times your salary), up to the age of 62 for members of the pension plan and age 65 for members of the reformed pension plan. This extension of life insurance benefit is at no cost to you. Upon normal retirement age eligibility, based on your retirement plan your life insurance coverage would decrease following the regular reduction schedule for retired employees, and you would be required to pay premiums to continue the coverage.

The optional life, basic dependent life, and optional dependent life insurance plans cease at retirement. You may convert these plans, as well as the difference between the basic life insurance and the initial retiree life insurance amount, to an individual policy through MetLife within 30 days of the effective date of your retirement. If you are interested in a conversion policy, contact MetLife for conversion information at 1-800-638-6420. Coverage cannot be denied and no evidence of insurability is required. The conversion form should be returned to ERSC for verification of your active employee coverage.

IT IS IMPORTANT to keep your life insurance beneficiary(ies) current. **MCPS Form 455-22 Retiree Benefit Enrollment**, available on the ERSC website, is one of the forms you must submit prior to retirement. The Life Insurance Beneficiary Designation section of this form is used to update beneficiary information for your life insurance.
Retirement Forms Checklist

Retirement forms are available on the Retirement Planning web page by selecting the Forms tab at http://www.montgomeryschoolsmd.org/departments/ersc/employees/retirement-planning/

To assist you in completing the forms, filled-out sample forms are available on the MCPS website as follows:

**MCPS Core Plan Sample Forms Packet**

**State Core Plan Sample Forms Packet**

If you wish to roll over your unused earned sick and annual leave payments into your Fidelity 403(b) or 457(b) plan, visit www.NetBenefits.com/mcps.

ERSC must receive all completed forms at least 30 days prior to your retirement date. MCEA unit members must submit both the State and MCPS forms by April 1 for a July 1 retirement date to receive the 35 percent payout for unused earned sick leave. *If April 1 falls on a weekend, your retirement/resignation forms must be submitted no later than the last business day prior to April 1.* For fiscal year (FY) 2024, MCAAP and MCBOA unit members with at least 25 years of MCPS experience must submit retirement forms to ERSC by March 1 for a July 1 retirement date to receive the 35 percent payout for unused earned sick leave. Those retiring October 1 must submit retirement forms by March 1 to receive the 30 percent payout of their unused earned sick leave. Unit members retiring with at least 30 years of experience will be eligible for the 30 percent payout of their unused earned sick leave with 30 days advance notice to ERSC. Unit members retiring with at least 5 years of experience will be eligible for the 25 percent payout of their unused earned sick leave. *If March 1 falls on a weekend, your retirement/resignation forms must be submitted no later than the last business day prior to March 1.*

Required Forms for MCPS Core and/or Supplement Plans:

- **455-2** Application for Retirement
  You will use this form to elect your retirement date, payment option, and beneficiary. If you elect Option C or D, you must include a copy of your beneficiary’s birth certificate or a valid driver’s license.

- **455-2B** Addendum to Application for Retirement/Notice of Separation: Resolution of Financial Obligation to MCPS
  You will use this form to authorize and acknowledge your financial obligation, if any, to MCPS.
Designation of Beneficiary/Beneficiaries
You will use this form to name beneficiary(ies)

Aetna Electronic Funds Transfer (EFT) Authorization
This is a required direct deposit form. Attach a voided check, bank statement/letter, or deposit slip with the form.

IRS Withholding Certificate for Pension or Annuity Payments (Federal Tax Withholding)
You may elect to have federal taxes withheld directly from your retirement check.

MCPS Employees’ Retirement/Pension System Maryland State Withholding Request
You may elect to have Maryland State taxes withheld directly from your retirement check. If you do not have taxes withheld, then you may need to file estimated quarterly taxes. If you are moving to another state, you need to determine if your retirement income is taxable in that state. Consult your tax advisor for information.

Retiree Benefit Plan Enrollment
You may elect to continue or cancel your health plan coverage. You must select either Option A or Option B for prescription drug coverage if you elect coverage through Caremark. You also may use this form to cancel your coverage, to cancel your life insurance, or to transfer your coverage to your spouse if that spouse is an active MCPS employee. (The active spouse must complete MCPS Form 455-20 to add you to the active plan and this needs to be submitted with your retirement forms packet.) This form also can be used to update your life insurance beneficiary(ies). If you or your spouse are or will be 65 or older as of the retirement date, you will need to include a copy of the Medicare Card with Parts A and B.

Notice of Termination of Employment (Online)
Complete this form online to notify the Office of Human Resources and Development (OHRD) of your intention to retire. Send a copy to your supervisor and to ERSC via email at ersc@mcpsmd.org or with your retirement forms packet.

Application for Lump Sum (De minimis) Retirement Distribution
If your monthly retirement benefit is less than $100, you will use this form to elect your retirement payment distribution. You may run an estimate on PenPoint to determine if you are eligible for a mandatory lump sum payment instead of a monthly retirement benefit. You must provide the name, address, and the account number of the financial institution if you are rolling over your lump sum retirement distribution into an IRA, Roth IRA, or a Qualified Plan (403(b), 457(b)).
MCPS Optional Forms

☐ Out-of-State Income Tax Withholding
If you are moving to another state, you need to determine if your retirement income is taxable in that state. If your retirement income is taxable, you may elect state taxes for any State to be withheld directly from your MCPS retirement check.

☐ 455-1B Change in Personal Information for MCPS Retirees and Former Employees

☐ 455-28 403(b) Leave Payout Contribution Agreement
Use this form to roll over your leave payoff to your Fidelity account.

☐ 455-29 457(b) Leave Payout Contribution Agreement
Use this form to roll over your leave payoff to your Fidelity account.

☐ CMS-40B Application for Enrollment in Medicare Part B (Medical Insurance)

☐ CMS-L564E Request for Employment Information
If you or your dependent is over the age of 65 at retirement, is currently on MCPS health insurance, and plans to continue health insurance into retirement, this form needs to be completed by an ERSC benefits specialist. This form confirms that you were covered by an MCPS-provided health insurance plan until your retirement date. You will need to take both forms CMS 40B and CMS L564E to the Social Security Administration to enroll in Medicare Part B.

Required Forms for State Core Plans:

☐ 13/23 Application for Service or Disability Retirement
Use this form to elect your retirement date, payment option, and beneficiary. If you elect Option 2, 3, 5, or 6, you must include a copy of either your beneficiary's birth certificate or valid driver's license as proof of your beneficiary's date of birth.

☐ 4 Designation of Beneficiary
Use this form to name more than one beneficiary for Payment Maximum, Option 1 or 4.

☐ W-4P IRS Withholding Certificate for Pension or Annuity Payments (Federal Tax Withholding)
You may elect to have federal taxes withheld directly from your retirement check.
Maryland State Tax Withholding Request
You may elect to have Maryland State taxes withheld directly from your retirement check. If you do not have taxes withheld, then you may need to file estimated quarterly taxes. If you are moving to another state, you may need to file estimated taxes in that state. Consult your tax advisor for more information.

Electronic Funds Transfer Sign-up
This is a required direct deposit form. Your financial institution must complete its portion of the form.
Frequently Asked Questions about Retirement

About Your Plan Membership

Q. Does it matter whether I receive my core plan benefits from the Maryland State Teachers’ Pension Plan or the MCPS Pension Plan?

A. The core benefit provided by the Maryland State Teachers’ Pension Plan and the MCPS pension plans are equivalent. The State plan permits membership based upon jobs and functions. Employees who are budgeted to work more than 500 hours in a fiscal year and are not eligible for State plan membership are eligible for enrollment in the MCPS Plan and receive benefits funded by MCPS.

Q. Does my plan membership change if I take a different job with MCPS?

A. No. Once you are enrolled in a core plan and you do not have a break in service, you will remain in that plan regardless of changes in your job or assignment.

Q. How can I confirm my plan membership?

A. Your core and supplemental plan membership is shown on your MCPS Retirement Benefit Statement available on PenPoint. To learn more about plan membership, see “Determining Your Plan Membership” in this booklet.

About Your Retirement Benefit Statement

Q. How do I access my retirement benefit statement?

A. To access your retirement benefit statement, from the ERSC Retirement Planning web page, click on the PenPoint log-in button. Use your Outlook user ID and Outlook password to log in to PenPoint. Click on the “Benefit Statement” link found under “Take Action” on the PenPoint home page.
Q. What do I need to do with my retirement benefit statement?

A. The information in your retirement benefit statement about your projected benefits may be used in conjunction with your financial planning for retirement. In addition, you should review all of the information carefully, and promptly email the Employee and Retiree Service Center (ERSC) at ersc@mcpsmd.org about any questions or discrepancies. If you leave MCPS, you should save or print your statement, as access to PenPoint ends when your employment ends.

R. How often will I receive future retirement benefit statements?

A. Each year during the last week of August, your retirement benefit statement will be available with information updated through the previous fiscal year. All yearly statements remain available on PenPoint for viewing online and may be printed or saved as a file on your own computer.

About Your Retirement Benefit Amount

Q. How much do I and MCPS contribute to my pension plan?

A. You contribute a total of 7.5 percent of your annual salary to your pension plan. MCPS contributes significantly more. All employee contributions to the pension plan are made pre-tax and are mandatory. To learn more about pension plan contributions, see “Contributions Toward Your Pension Plan” in this document. Contributions are made over 20 pay periods each year, from September to June.

Q. How is my retirement benefit amount determined?

A. The MCPS Pension Plan is a defined benefit plan where your benefit amount is determined by the plan formula using your years and months of credited service and your average final salary.

Q. Does the amount of my contribution affect my retirement benefit?

A. No. Although contributions are mandatory, your contribution balance does not affect the amount of your benefit at retirement as long as you have made all required contributions while employed. The MCPS Pension Plan is a defined benefit plan rather than a defined contribution plan.
Q. How can I obtain an estimate of my retirement benefits for each of the options described in this booklet?

A. The MCPS retirement benefit statement you receive each year does not offer details about the benefits you would receive under each of the payment options available to you, as described in “Retirement Benefit Payment Options” section of this booklet. To obtain estimated retirement benefits under each payment option, you can either review one of the predetermined estimates (Benefit as of Today, Early Retirement, and Normal Retirement) on the PenPoint “My Retirement” page, or you can run your own estimate based on different scenarios. A link to video instructions for using PenPoint can be found on the ERSC Retirement Planning web page. Or, you will find a link to a printable tutorial on the PenPoint home screen under “Take Action.”

If you are a member of the State core plan and have registered for online access with the MSRA, you can log in to your MSRA account through mySRPS at https://sra.maryland.gov/ to get retirement benefit estimates with no waiting.

About Vesting

Q. What is a vested benefit?

A. A vested benefit is a benefit that is paid to you at early or normal retirement age, even if you have resigned from MCPS prior to being eligible to retire, provided that you meet vesting requirements and have not withdrawn your accumulated Pension contributions and interest. To learn more about vested benefits, see “Eligibility for Retirement” in this booklet. Employees who collect a vested benefit are not eligible for postretirement health benefits.
Q. What happens to the contributions I made to my pension plan if I resign from MCPS before I am vested?

A. If you are not vested and resign from MCPS, you may elect to either rollover your contributions and accrued interest until the date of separation of employment into another tax-deferred plan such as an Individual Retirement Account (IRA), Roth IRA, or the balance may be sent directly to you after the mandatory 20 percent tax withholdings have been deducted. See “Eligibility for Retirement” in this booklet to learn more.

R. What are my options if I am vested and terminate employment?

A. If you are vested and resign from MCPS prior to retirement, you may elect to receive a future monthly vested benefit at your normal or early retirement age, or you may elect to receive a refund of your contributions plus interest, or you may elect to roll over your accumulated contributions and interest into an Individual Retirement Account (IRA), Roth IRA, or a Qualified Plan such as a 403(b) or 457(b). If you elect the future retirement benefit, you must leave your contributions and interest in the plan. If you elect the refund or rollover option, you must make your request online. MCPS will mail you a postcard 45 days after your resignation with instructions for requesting a refund or rollover. If you elect the refund or rollover option, you will not receive a monthly vested benefit beginning at your normal retirement age. In addition, you will forfeit the annual contributions MCPS has made to the pension trust to fund your future retirement benefit. Note: When you commence your vested benefit, you are not eligible to receive health insurance. The MSRA does not automatically offer you the withdrawal of your contributions and interest; you must request the refund by using the Application for Withdrawal of Accumulated Contributions Package. Review current wait times for processing a refund/rollover of pension contributions at: https://sra.maryland.gov/member-forms.

S. In the Vested Benefits section of my retirement benefit statement, the status is listed as “non-vested” with a benefit amount of zero. What does this mean?

A. If your statement has a zero under Vested Benefits, you had not yet earned the required years of eligibility service at the end of the fiscal year when the statements were prepared.
Q. Why does my retirement benefit statement display a vested amount that is higher than my early retirement benefit?

A. Your vested benefit is the amount you will receive if you terminate employment as of the date shown on the retirement benefit statement and wait until the first of the month following normal retirement age to begin collecting the vested benefit. Your early retirement benefit allows you to begin collecting your retirement benefit earlier, depending on your number of years of eligibility service and the date you were hired. However, an early retirement reduction or penalty reduces the amount of your benefit for your lifetime when you elect to retire early. As a result, the vested benefit amount payable at your normal retirement age may be higher than your early retirement benefit. Early retirement penalties differ depending on your plan membership. To learn more about early retirement penalties, see “Eligibility for Retirement” in this booklet. If you retire early, you will be eligible for health benefits as long as you meet the health benefit eligibility rules as described in the “Postretirement Benefit Plan” section of this booklet.

About Your Beneficiaries

Q. I selected beneficiaries for my pension plan, but do not see any listed on my retirement benefit statement. Does this mean that there is no record of my beneficiary designations?

A. No. Beneficiary information is currently stored only on paper forms. In the future, beneficiary elections may be made in electronic format, at which time beneficiary information will be added to your annual statement.

R. How can I verify my current beneficiary designations?

A. Beneficiary information cannot be provided over the telephone or via email due to privacy concerns. If you are unsure about your beneficiary election then you should complete a new beneficiary form and submit the form to ERSC. If you are a member of the State core plan, you also will need to update your beneficiary with the state. Changing your beneficiary designations does not affect your life insurance or 403(b) or 457(b) accounts. You may update your life insurance beneficiary by submitting MCPS Form 455-20 Employee Benefit Plan Enrollment. Please log in to www.NetBenefit.com/mcps to change your beneficiary(ies) on your Fidelity account. If you still have assets at a former MCPS vendor, please contact that vendor to update your beneficiaries.
Q. How can I update my beneficiary information?

A. Beneficiary designation forms are available online. Members of the MCPS core and/or supplemental plans will need to submit **MCPS Form 455-5 Designation of Beneficiary/Beneficiaries**. Members of the State core plan also will need to submit **State Form 4 Designation of Beneficiary** or update your beneficiary(ies) on mySRPS. Once completed, forward MCPS Form 455-5 to ERSC and State Form 4 to the MSRA.

About Planning an Upcoming Retirement

Q. Can I make an appointment to speak to a retirement counselor?

A. No. The Employee and Retiree Service Center (ERSC) is not able to provide individual retirement counseling. However, you may attend a Retirement Informational Session for employees who are considering retirement within the next two years. Topics for each informational session include a timeline for retirement, eligibility, benefit formulas, leave payout, postretirement health and life insurance, and forms. ERSC staff will be available to answer questions. After attending one of ERSC’s informational sessions and downloading your retirement forms, you may want to attend a Retirement Forms Workshop. During these workshops, ERSC staff members present all required retirement forms, explain how to complete them, and answer questions. For details about upcoming Informational Sessions and Forms Workshops, please visit the Retirement Planning web page on the ERSC website.

Q. Is there an advantage to working beyond my normal retirement date?

A. Yes. If you continue to work beyond your normal retirement date you will continue to earn additional retirement credit. Additionally, if your earnings increase, your average final salary will be higher. A higher average final salary and/or additional service will result in a greater retirement benefit amount when you eventually retire. There is no cap on the amount of service credit you may earn if you are member of the State core plan or the MCPS Pension or Reformed Pension plans. Please note, however, that for members of the MCPS Retirement Plan, there is a cap of 36 years of credited service, in accordance with the plan rules. Once an employee reaches 36 years of credited service, contributions to the MCPS core and/or supplemental plans cease.
Q. What happens to my earned leave when I retire or resign?

A. When you retire, you will receive retirement service credit for your unused earned sick leave, as well as payment for a percentage of your unused earned sick leave based on your union membership and other criteria. In addition, 12-month employees will be paid for unused earned annual leave, up to a maximum number of hours allowed under employee association contracts. For complete details, see the section “Unused Leave at the Time of Retirement” in this booklet. If you resign from your employment, you will be paid for unused earned annual, up to a maximum number of hours allowed under employee association contracts. Your unused earned sick leave is based on union membership and other criteria. Personal leave is not paid out at retirement/resignation. For complete details, see the section “Unused Leave at the Time of Retirement” in this booklet.

Q. When should I submit my retirement forms?

A. All retirement forms must be submitted to ERSC at least 30 days prior to the effective date of your retirement. DO NOT send any forms directly to the MSRA. Failure to submit forms at least 30 days prior to your expected retirement date will result in a delayed retirement and loss of retirement income.

Q. Is there any benefit to submitting my retirement forms early?

A. Yes. Employees represented by MCEA will receive a higher sick leave payoff if they elect to retire July 1 and submit final retirement forms to ERSC by April 1. If April 1 falls on a weekend, your retirement/resignation forms must be submitted no later than the last business day prior to April 1. MCEA members who submit the required State and MCPS retirement forms by April 1 will receive payment for 35 percent payout of their unused earned sick leave. They are not required to have 30 years of service to be eligible for the higher benefit. MCEA unit members electing to retire at any other time or who do not submit the retirement forms for a July 1 retirement by April 1 will be paid 20 percent of their unused earned sick leave.

For FY 2024, MCAAP and MCBOA unit members who are retiring July 1 with at least 25 years of MCPS experience must submit all retirement forms to ERSC by March 1 to be eligible for payment of 35 percent of their unused earned sick leave balance. Similarly, members retiring October 1, must submit all retirement forms to ERSC by March 1 to be eligible for payment of 30 percent of their
unused earned sick leave balance. If a unit member is retiring with at least 30 years of experience, they will be eligible for payment of 30 percent of their unused earned sick leave balance with 30 days advance notice to ERSC. Unit members retiring with at least 5 years of experience will be eligible for payment of 25 percent of their unused earned sick leave balance.

Q. How will I notify my supervisor or principal?

A. You will need to complete and submit MCPS Form 480-4, Notice of Termination of Employment from MCPS online. Provide a copy of the form to your supervisor or principal and submit a copy to ERSC via email or with your retirement forms packet. Once ERSC has approved your retirement forms, the Office of Human Resources and Development (OHRD) is informed of your intention to retire. Your supervisor or principal may contact the staffer at OHRD to confirm your retirement date.

R. May I retire on any day of the month?

A. No. All retirements must be effective on the first day of a month.

S. May I rescind my retirement?

A. You may rescind your retirement prior to receiving your first pension check. However, it will need to be approved by OHRD. Before rescinding, you should contact your principal or supervisor and OHRD to determine if you will be permitted to continue working. If OHRD has moved to fill your vacancy in response to your retirement application, you may not have a position to return to or the same position may no longer be available. If rescinding your retirement is approved by OHRD then you must notify ERSC in writing to officially withdraw your retirement application.

About Pay and Benefits during Retirement

Q. When do I receive my retirement benefit payment?

A. The MCPS core and supplemental plan payments are made on or about the first day of the month for that month. If the first is on a weekend or a holiday, the payment is posted on the first banking day of the month. MSRA payments are made on or about the last day of the month for the current month.
Q. How will I receive my retirement benefit payment?

A. Your first MCPS core and/or supplemental payment is directly deposited into your selected bank account. For employees who receive their core benefit from the state, MSRA will deposit it via direct deposit or mail the first check to your home address. Subsequent payments will be directly deposited to your selected bank account.

R. May I receive my retirement checks at my home address?

A. No. Both MCPS and the MSRA require direct deposit.

S. If I move after retirement, who must be notified?

A. You will need to notify all of the following agencies:

Employee and Retiree Service Center
Montgomery County Public Schools
45 West Gude Drive, Suite 1200
Rockville, Maryland 20850
Phone: 301-517-8100
Email: ERSC@mcpsmd.org

- You will need to submit MCPS Form 445-1B, Change in Personal Information for MCPS Retirees and Former Employees to ensure your address is updated with your health insurance vendors.

Maryland State Retirement Agency (only for members of the State core plan)
120 East Baltimore Street
Baltimore, Maryland 21202
1-800-492-5909
https://sra.maryland.gov/
- Log in to mySRPS to update your address and contact information.
- You can also change your address by completing Form 77: Change of Address Form.

Aetna, Inc. Large Case Pension, RT11
151 Farmington Avenue
Hartford, Connecticut 06156-8740
1-800-952-2700
You can change your address online once you have registered for Aetna self-service at its website https://pensions.aetna.com
Q. How will my benefits be affected if I work during retirement?

A. If, as an employee, you received both your core and supplemental benefits from MCPS, you will not have a reduction in your retirement benefits if you return to work for MCPS in a temporary or substitute position or in any position with another employer. However, if you return to work for MCPS in a permanent position, you will continue to receive your MCPS core and/or supplemental pension payment and will not be enrolled in the current pension plan. You are subject to the earnings limit within the first five years following your retirement. The five-year period that follows retirement commences on the January 1 that coincides with or follows your retirement date. Your earnings limit is the difference between your average final salary used in calculating your pension benefit and the annual maximum pension benefit. Your earnings limit is provided on the retirement confirmation notice that ERSC sends you when you retire.

When reemployed, if your compensation exceeds the earnings limit, your pension payment is reduced by the amount by which the sum of your retirement plus your earnable compensation exceeds your average final salary for normal, early, or vested retirement.

If you retired on accidental or ordinary disability and your compensation at reemployment exceeds the earning limit, your pension payment is reduced by the amount by which the sum of your retirement plus your earnable compensation exceeds your average final salary + $5,000.

If you are covered under the State Teachers’ Retirement/Pension systems, returning to work with MCPS in a permanent, contractual, substitute, or temporary position may result in an earnings limitation, unless your average final salary as calculated at retirement is $25,000 or less. Your earnings limit is printed on the Notice of Retirement Allowance that you receive from the MSRA upon retirement. If your compensation from employment after retirement exceeds your earnings limit, you will need to repay the difference or your benefit may be reduced.

Prior to accepting work with MCPS, you must notify MSRA in writing of your anticipated earnings. Earnings limits do not apply if you have been retired for more than five years. With the exception of a January 1 retirement date, the five-year period begins on January 1 of the year following the year of retirement. If you retired early, the earnings limit applies to all participating employers for the first 12 months of your retirement. After the first 12 months, the earnings limit applies only if you return to work for MCPS. An employee is not eligible to reenroll in the state pension plan once retired and rehired.
Maryland law requires a bona fide separation (at least a 45-day break) between the effective date of your retirement and the date you return to work with any employer that participates in the State Retirement and Pension System (SRPS). This rule applies even if you retired from an employer that withdrew from the SRPS. All units of the Maryland State government, including the University of Maryland System, are considered to be one employer under reemployment rules. There are additional rules for employees who retire on disability. Please contact MSRA at 1-800-492-5909 or visit https://sra.maryland.gov/ for additional information.

Q. Will I receive a cost-of-living adjustment to my retirement benefit?

A. Yes. The retirement benefit includes a provision for annual cost-of-living adjustments (COLA) equal to the change in the Consumer Price Index (CPI). If the CPI is positive, you will receive a cost-of-living increase. If the CPI is negative, you will receive zero cost-of-living adjustment. There will not be a negative cost-of-living adjustment. For more information about when you receive a COLA and how the COLA is calculated, please see “Cost-of-Living Adjustments” in this booklet.

Q. How will I pay for my health insurance after I retire?

A. Your insurance premium will be deducted from your core retirement check. If your monthly insurance premium exceeds your retirement benefit, then you will be billed monthly for your premium and you will receive an invoice from the MCPS Division of the Controller. MCPS is unable to make partial premium deductions from pension checks. Either the full amount of premium is deducted or the full amount is billed to the retiree. If billed, and the invoice is not paid within 30 days, your benefits will be subject to cancellation.

Q. If I predecease my spouse after I retire, will he or she be covered for health insurance?

A. Your spouse may continue coverage after your death, provided that he or she is eligible under your plan at time of your retirement. Premiums will be deducted either from a continuing retirement benefit or the spouse will be billed monthly for premiums.
Q. How and when can I apply for my benefits from Social Security?

A. Contact the Social Security Administration several months prior to your benefit commencement date at 1-800-772-1213. You can request an estimate of your benefits from Social Security. Visit the Social Security website at www.ssa.gov to learn more about your Social Security benefits.

R. Is my retirement payment taxable?

A. Yes. To have taxes withheld, you will need to submit IRS Form W-4P to withhold Federal Tax and MCPS Form 281-50, Employee’s Retirement/ Pension System Maryland State Withholding Request, and State Form 766.11, Maryland Tax Withholding Request. Please see the Retirement Forms Checklist in this booklet for further details. You will want to consult your tax advisor regarding the change of your status at retirement.

S. Can I be reimbursed by my flexible spending account for expenses incurred after I retire?

A. No. Flexible spending accounts cover expenses incurred while you are an active employee. You cannot be reimbursed for eligible expenses that occur on or after your retirement date. You may submit claims until the applicable deadline for any services rendered prior to your retirement date.

T. How and when can I apply for distribution of funds from defined contribution plans [403(b) and/or 457(b) accounts]?

A. Participants enrolled in a 403(b) and/or a 457(b) plan may begin withdrawals at age 59½, even if still employed. If you have a 403(b), IRS penalties will apply if you separate from service and make withdrawals before age 59½. There are exceptions. Consult www.irs.gov for further information. If you have a 457(b), you may begin penalty-free withdrawals upon separation from service at any age. If 403(b) and/or 457(b) plan participants separate from service and then become re-employed by MCPS in any capacity, penalty-free withdrawals are not permitted if they are under age 59½.

403(b) and/or 457(b) benefits are taxable in the year of withdrawal. The IRS generally requires that you start taking withdrawals, Required Minimum Distributions (RMDs), from your 403(b) and/or 457(b) account(s) when you reach age 73 (72 if you turned 72 in 2022 or earlier; 70½ if you turned 70½ in...
2019 or earlier) or retire. To request your withdrawal from Fidelity Investments, contact a Fidelity representative at 1-800-343-0860. If you have questions about the withdrawal process with another vendor, please contact that vendor directly. Contact information for previous vendors is available at www.NetBenefits.com/mcps.

Q. Will I have access to my Outlook email account, ePaystub, tax documents, or PenPoint (retirement benefit statements) after I retire?

A. No. You will not be able to access your Outlook account, or PenPoint after the effective date of your retirement. However, through the MCPS self-service system, retirees and other former employees may access their pay and tax documents. For more information, please visit: http://www.montgomeryschoolsmd.org/departments/ersc/retirees/retiree-pay-taxes.

R. How will I review my MCPS pension payment history and/or tax information or create a pension income verification?

A. You may register on Aetna’s self-service website: Large Case Pensions Payee Services to view your updated address information and payment history, print your tax documents, and create income verification letters. https://pensions.aetna.com/.
403(b) and 457(b) Plans


You may be eligible to roll over earned unused leave payments directly to a 403(b) or 457(b) account with Fidelity Investments when you retire. Fidelity Investments is the sole vendor for the MCPS 403(b)/457(b) plans that can accept contributions. You can log on at www.NetBenefits.com/mcps to create an account and to make transactions or call 1-800-343-0860 for assistance.

Reminders

- You can obtain Leave Payout Request forms by visiting the website at www.NetBenefits.com/mcps under the “Tools & Resources” tab. Leave Payout forms cannot be submitted unless your 403(b) and/or 457(b) account is open. If you do not already have one, you can set up your account on the website or by calling Fidelity.

- It is important for retirees who have a 403(b) and/or a 457(b) plan to understand the distribution rules and restrictions if considering a return to work for MCPS in any capacity.
  
  a. The 403(b) plan permits distributions at age 59½, regardless of employment status. If you are separated from service, IRS penalties will apply if you take distributions before age 59½. There are exceptions. Consult www.irs.gov for further information.
  
  b. 457(b) distributions are permitted at age of 59½, regardless of employment status. The 457(b) plan permits penalty-free distributions by retired or terminated employees regardless of age.
  
  c. If a retired employee accepts a temporary position or makes themselves eligible to be a substitute teacher with MCPS, their employment status changes from “retired” to “employee,” and they are ineligible to take a penalty-free distribution from their MCPS 457(b) and/or 403(b) plan(s) unless they are age 59½.

Contact information for previous vendors is available on www.NetBenefits.com/mcps.

As a plan participant, you are responsible for the review and selection of any and all investment options. You must review them carefully before making any investment decisions. Neither MCPS nor any of its employees has any liability or responsibility for investment options that you select.
Important Contact Information

Employee and Retiree Service Center
Montgomery County Public Schools
45 West Gude Drive, Suite 1200
Rockville, MD 20850

www.montgomeryschoolsmd.org/departments/ersc
Email: ERSC@mcpsmd.org
Phone: 301-517-8100

Aetna, Inc.
Large Case Pension, RS2A
151 Farmington Ave.
Hartford, CT 06156
1-800-952-2700

Aetna DMO Dental Plan
1-800-843-3661
www.aetna.com

CareFirst Preferred Dental (PPO)
In-network: 1-888-755-2657
www.carefirst.com/mcps

Caremark Prescription
1-800-378-7558
www.caremark.com

Cigna Open Access Plus POS Plan
Cigna Open Access Plus In-Network Plan
Cigna Indemnity Plan
1-800-Cigna24
www.MyCigna.com

Davis Vision (provided through CareFirst)
1-800-783-5602
www.carefirst.com/mcps

Kaiser Permanente HMO and
Prescription Plans
1-800-777-7902
www.kp.org

Maryland State Retirement Agency
120 East Baltimore Street
Baltimore, MD 21202
1-800-492-5909
https://sra.maryland.gov/

Medicare
1-800-633-4227
www.medicare.gov

MetLife (life insurance)
1-800-638-6420
www.metlife.com/mybenefits

MCPS Retirees Association
https://www.mcpsra.org/

Social Security Administration
1-800-772-1213
www.ssa.gov
MCPS NONDISCRIMINATION STATEMENT

Montgomery County Public Schools (MCPS) prohibits illegal discrimination based on race, ethnicity, color, ancestry, national origin, nationality, religion, immigration status, sex, gender, gender identity, gender expression, sexual orientation, family structure/parental status, marital status, age, ability (cognitive, social/emotional, and physical), poverty and socioeconomic status, language, or other legally or constitutionally protected attributes or affiliations. Discrimination undermines our community's long-standing efforts to create, foster, and promote equity, inclusion, and acceptance for all. The Board prohibits the use of language and/or the display of images and symbols that promote hate and can be reasonably expected to cause substantial disruption to school or district operations or activities. For more information, please review Montgomery County Board of Education Policy ACA, Nondiscrimination, Equity, and Cultural Proficiency. This Policy affirms the Board's belief that each and every student matters, and in particular, that educational outcomes should never be predictable by any individual's actual or perceived personal characteristics. The Policy also recognizes that equity requires proactive steps to identify and redress implicit biases, practices that have an unjustified disparate impact, and structural and institutional barriers that impede equality of educational or employment opportunities. MCPS also provides equal access to the Boy/Girl Scouts and other designated youth groups.**

<table>
<thead>
<tr>
<th>For inquiries or complaints about discrimination against MCPS students*</th>
<th>For inquiries or complaints about discrimination against MCPS staff*</th>
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</thead>
<tbody>
<tr>
<td>Director of Student Welfare and Compliance</td>
<td>Human Resource Compliance Officer</td>
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<tr>
<td>Office of District Operations</td>
<td>Office of Human Resources and Development</td>
</tr>
<tr>
<td>Student Welfare and Compliance</td>
<td>Department of Compliance and Investigations</td>
</tr>
<tr>
<td>850 Hungerford Drive, Room 55, Rockville, MD 20850</td>
<td>45 West Gude Drive, Suite 2500, Rockville, MD 20850</td>
</tr>
<tr>
<td>240-740-3215</td>
<td>240-740-2888</td>
</tr>
<tr>
<td><a href="mailto:SWC@mcpsmd.org">SWC@mcpsmd.org</a></td>
<td><a href="mailto:DCI@mcpsmd.org">DCI@mcpsmd.org</a></td>
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<tr>
<th>For student requests for accommodations under Section 504 of the Rehabilitation Act of 1973</th>
<th>For staff requests for accommodations under the Americans with Disabilities Act</th>
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<tbody>
<tr>
<td>Section 504 Coordinator</td>
<td>ADA Compliance Coordinator</td>
</tr>
<tr>
<td>Office of School Support and Well-being</td>
<td>Office of Human Resources and Development</td>
</tr>
<tr>
<td>Office of Well-being, Learning and Achievement</td>
<td>Department of Compliance and Investigations</td>
</tr>
<tr>
<td>850 Hungerford Drive, Room 257, Rockville, MD 20850</td>
<td>45 West Gude Drive, Suite 2500, Rockville, MD 20850</td>
</tr>
<tr>
<td>240-740-5630</td>
<td>240-740-2888</td>
</tr>
<tr>
<td><a href="mailto:504@mcpsmd.org">504@mcpsmd.org</a></td>
<td><a href="mailto:DCI@mcpsmd.org">DCI@mcpsmd.org</a></td>
</tr>
</tbody>
</table>

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<tr>
<th>For inquiries or complaints about sex discrimination under Title IX, including sexual harassment, against students or staff*</th>
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<tbody>
<tr>
<td>Title IX Coordinator</td>
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<tr>
<td>Office of District Operations</td>
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<td>Student Welfare and Compliance</td>
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<tr>
<td>850 Hungerford Drive, Room 55, Rockville, MD 20850</td>
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<tr>
<td>240-740-3215</td>
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<tr>
<td><a href="mailto:TitleIX@mcpsmd.org">TitleIX@mcpsmd.org</a></td>
</tr>
</tbody>
</table>

*Discrimination complaints may be filed with other agencies, such as the following: U.S. Equal Employment Opportunity Commission (EEOC), Baltimore Field Office, GH Fallon Federal Building, 31 Hopkins Plaza, Suite 1432, Baltimore, MD 21201, 1-800-669-4000, 1-800-669-6820 (TTY); Maryland Commission on Civil Rights (MCCR), William Donald Schaefer Tower, 6 Saint Paul Street, Suite 900, Baltimore, MD 21202, 410-767-8600, 1-800-637-6247, mccr@maryland.gov; or U.S. Department of Education, Office for Civil Rights (OCR), The Wanamaker Building, 100 Penn East Square, Suite 515, Philadelphia, PA 19107, 1-800-421-3481, 1-800-877-8339 (TDD), OCR@ed.gov, or www2.ed.gov/about/offices/list/ocr/complaintintro.html.**This notification complies with the federal Elementary and Secondary Education Act, as amended.

This document is available, upon request, in languages other than English and in an alternate format under the Americans with Disabilities Act, by contacting the MCPS Office of Communications at 240-740-2837, 1-800-735-2258 (Maryland Relay), or PIO@mcpsmd.org. Individuals who need sign language interpretation or cued speech transliteration may contact the MCPS Office of Interpreting Services at 240-740-1800, 301-637-2958 (VP) mcpsinterpretingservices@mcpsmd.org, or MCPSInterpretingServices@mcpsmd.org.

July 2023