



Employee and Retiree Service Center  
MONTGOMERY COUNTY PUBLIC SCHOOLS  
Rockville, Maryland

October 3, 2023

MEMORANDUM

To: Montgomery County Public Schools Retirees

Through: Ms. Gina Ripoli, Director   
Employee and Retiree Service Center

From: Richard C. Johnstone, Director   
Benefits Strategy and Vendor Relations

Subject: Retiree Benefits Open Enrollment

Montgomery County Public Schools (MCPS) will conduct the annual Retiree Benefits Open Enrollment Monday, October 9, 2023, through Friday, November 3, 2023. During Open Enrollment, MCPS retirees will have an opportunity to make changes to their medical, dental, vision, and prescription plans; drop coverage; or, under certain circumstances, add coverage that was previously dropped. Changes made during Open Enrollment will be effective January 1, 2024, which begins the new plan year.

It is important to understand your benefit choices and make sure you take any necessary action to take advantage of the options available to you. Please read this memorandum carefully. In addition, you should acquaint yourself with the benefit offerings and premium costs by reviewing the attached *2024 Retiree Benefit Summary* and the *2024 Retiree Benefit Rate Schedules*.

**Benefits Plan Highlights**

There are no changes to MCPS-offered medical, prescription, dental, or vision plans for 2024.

**Retiree Benefit Plan Open Enrollment**

If you wish to make changes to any component of your benefit plan(s) during the annual retiree Open Enrollment (October 9–November 3, 2023), the Employee and Retiree Service Center (ERSC) must receive your changes by the close of business on Friday, November 3, 2023. If you make a change, you will receive written confirmation of the change. Please review the confirmation upon receipt so any errors may be corrected promptly. Confirmations will be mailed twice weekly.

**Unbundling Your Benefit Plan**

You are given the option to enroll in the full benefit package that includes medical, dental, vision, and prescription drug coverage or choose only those specific components that meet your individual needs. For example, if you have medical insurance through another source and only require prescription coverage, you may choose prescription coverage only. You and your eligible dependents must be enrolled in the same benefit plan components.

If you enroll in the Kaiser Permanente HMO, you also must select Kaiser’s prescription coverage. Kaiser does not permit enrollment in its prescription coverage unless you also carry medical coverage with Kaiser. Also, the CVS/Caremark prescription plan is not available to Kaiser members.

If you cancel any component of coverage, you may reenroll during a future Retiree Benefits Open Enrollment if that coverage was cancelled on or after July 1, 1998. Also, you will need documented proof that you have had other coverage for the 12 months immediately preceding reenrollment in the MCPS benefit plan.

**Open Enrollment Benefit Fairs & Webinars**

ERSC will hold both in-person Open Enrollment Benefit Fairs and online Open Enrollment Benefit Fair Webinars this year. ERSC staff and health plan representatives will be available in person and virtually to answer your benefit questions. Dates, times, locations, and plan/vendor options follow:

BENEFIT FAIRS DATES/TIMES	LOCATIONS
Tuesday, October 10, 2023 4:30–6:00 p.m.	Patapsco Room Suite 325 15 West Gude Drive Rockville, MD 20850
Wednesday, October 18, 2023 3:00–5:00 p.m.	John F. Kennedy High School, Cafeteria 1901 Randolph Road Silver Spring, MD 20902
Wednesday, October 25, 2023 4:30–6:00 p.m.	Pocomoke Room Suite 325 15 West Gude Drive Rockville, MD 20850
Wednesday, November 1, 2023 3:00–5:00 p.m.	Clarksburg High School, Cafeteria 22500 Wims Road Clarksburg, MD 20871

BENEFIT WEBINAR DATES/TIMES	BENEFIT OPTIONS/VENDORS
Monday, October 16, 2023 4:00–6:00 p.m.	Kaiser Permanente HMO medical and prescription plans for Medicare Advantage and non-Medicare-eligible retirees
Tuesday, October 17, 2023 4:00–6:00 p.m.	Cigna POS, HMO, Indemnity/Medicare Supplement medical plans

Thursday, October 19, 2023 4:00–6:00 p.m.	CVS/Caremark and SilverScript prescription drug plans
Friday, October 20, 2023 4:00–6:00 p.m.	CareFirst BlueChoice Dental and Aetna DMO plans; CareFirst Vision (Davis Vision) plan

**Open Enrollment Virtual Assistance**

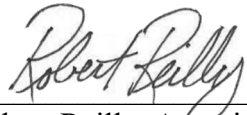
In addition to the Open Enrollment Benefit Webinars, ERSC will offer individual assistance virtually. The assistance will be available Monday–Thursday from 10:00 a.m.–3:00 p.m. throughout Open Enrollment. Retirees will be able to register for a 15-minute Zoom session with an ERSC representative. Please visit the Retiree Open Enrollment web page during Open Enrollment for more information and to sign up.

Retirees may make benefit plan changes from Monday, October 9, 2023, through Friday, November 3, 2023. To make and submit your benefits decisions, refer to this booklet, the *2024 Retiree Benefit Summary*, which includes health plan comparison charts and MCPS Form 455-22, *Retiree Benefit Plan Enrollment*. Also, be sure to review the *2024 Retiree Benefit Rate Schedules*, which details the monthly cost of benefits at each cost sharing arrangement while factoring in Wellness Initiatives credits. Both of these booklets were mailed to you. They also will be made available online the week before Open Enrollment begins at [www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment](http://www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment).

During Open Enrollment, ERSC staff members will be available to assist you Monday–Friday from 8:00 a.m. to 4:30 p.m. via email at [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org) or from 8:00 a.m. to 4:15 p.m. by telephone at 301-517-8100.

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Attachment

Approved:   
 Robert Reilly, Associate Superintendent of Finance