Retiree Open Enrollment to Be Held
OCTOBER 12–NOVEMBER 6, 2020

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 12 through November 6, 2020. Open Enrollment is your opportunity to make changes to your medical, dental, vision, and prescription plan options; to drop coverage; or, under certain circumstances, to add coverage that previously was dropped.

Benefit Plan Highlights for 2021
- There will be no changes to insurance vendors for 2021.
- The tobacco surcharge and attestation will be discontinued.
  The Employee and Retiree Service Center (ERSC) will mail the 2021 Retiree Benefit Summary to retirees beginning the third week of September. The mailing will include detailed benefits information, including benefits-plan comparison charts; rate information; and an enrollment form to make changes to your current benefits. The updated summary also will be available online at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.aspx. Be sure to read continued on page 8

Open Enrollment BENEFIT WEBINARS

<table>
<thead>
<tr>
<th>DATE/TIME</th>
<th>BENEFIT OPTION/VENDOR</th>
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<tbody>
<tr>
<td>MONDAY October 12, 2020 3:00–5:00 p.m.</td>
<td>CareFirst Indemnity, POS, and HMO medical plans for non-Medicare-eligible retirees</td>
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<tr>
<td>TUESDAY October 13, 2020 3:00–5:00 p.m.</td>
<td>Kaiser Permanente HMO medical and prescription plans for Medicare Advantage and non-Medicare-eligible retirees</td>
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<tr>
<td>WEDNESDAY October 14, 2020 3:00–5:00 p.m.</td>
<td>CareFirst Dental PPO &amp; Aetna DMO</td>
</tr>
<tr>
<td>THURSDAY October 15, 2020 3:00–5:00 p.m.</td>
<td>CVS/Caremark and SilverScript prescription drug plans</td>
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Can We HELP?
ERSC endeavors to keep you informed about your benefits. Our retiree website makes it easy for you to find everything you need. Visit it at www.montgomeryschoolsmd.org/departments/ersc/retirees. Still have questions? We are here to help! During Open Enrollment, ERSC staff members will be available to assist you Monday–Friday from 7:30 a.m. to 4:45 p.m. via email at ERSC@mcpsmd.org or by telephone at 301-517-8100.
MAKING CHANGES
to Your Benefits
During Open Enrollment

To make a change to your retiree benefits during Open Enrollment, you must complete and submit MCPS Form 455-22, Retiree Benefit Plan Enrollment, to the Employee and Retiree Service Center (ERSC) by Friday, November 6, 2020. Submit a signed enrollment form in any one of the following ways:

- **Mail** your signed form to ERSC at 45 West Gude Drive, Suite 1200, Rockville, MD 20850.
- **Email** an electronically signed form or a form that you have signed and scanned to ERSC@mcpsmd.org.
- **Fax** your signed form to ERSC at 301-279-3642 or 301-279-3651.

### Some tips on submitting changes:

<table>
<thead>
<tr>
<th>PLEASE DO</th>
<th>PLEASE DO NOT</th>
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<tbody>
<tr>
<td>Keep your sent email or fax confirmation as receipt that ERSC has received your form.</td>
<td>Call or email ERSC to confirm receipt of your form.</td>
</tr>
<tr>
<td>Plan ahead when faxing your benefit enrollment forms.</td>
<td>Fax your forms during the final 24 hours of Open Enrollment when fax traffic is heaviest.</td>
</tr>
<tr>
<td>Sign both pages of your benefit enrollment form.</td>
<td>Forget to sign both pages of your enrollment form. Forms without signatures will be returned, and you will need to resubmit your signed form before the November 6, 2020, Open Enrollment deadline.</td>
</tr>
<tr>
<td>Submit all pages of your enrollment form and supporting documentation in one fax or email.</td>
<td>Send multiple emails or faxes. If your form and documentation are separated, ERSC staff will be unable to attribute your changes to you.</td>
</tr>
<tr>
<td>Check your benefits confirmation to ensure your changes have been made correctly. ERSC will mail it to your home address within two weeks of receiving your enrollment form.</td>
<td>Submit your form in more than one way (e.g., do not mail your form after you have faxed or emailed it). Doing so will delay the processing of your changes.</td>
</tr>
<tr>
<td>Keep a copy of your forms for your records.</td>
<td>Forget to keep a copy of your forms.</td>
</tr>
</tbody>
</table>

### During the plan year

Outside of Open Enrollment, you may make changes to your benefit plans if you experience a qualifying life event*. You have 60 days from the date of the event to submit MCPS Form 455-22, Retiree Benefit Plan Enrollment, to ERSC. Be sure to attach all required documentation to the form. If you submit your changes to ERSC by the fifth of the month, they will go into effect on the first of the following month.

*Qualifying life events include divorce, loss of alternative coverage, change in work status, relocation outside of current plan’s service area, retirement, or death.

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**Most Retirees Received Cost-of-Living Adjustments (COLAs) on JULY 1**

**Maryland State Retirement and Pension System COLA**

On July 1, 2020, retirees of the Maryland State Retirement and Pension System, who had been retired at least one year, and their beneficiaries received a cost-of-living adjustment (COLA) of 1.812 percent. Retirees received the full COLA of 1.812 percent on the portion of their retirement benefit that is based on service credit earned prior to July 1, 2011. For the portion of their retirement benefit based on service earned on or after July 1, 2011, the COLA was capped at 1 percent. For additional information, please visit [https://sra.maryland.gov/news](https://sra.maryland.gov/news).

**MCPS Retirement and Pension System COLA**

Information concerning whether or not retirees and beneficiaries of the MCPS Retirement and Pension System will receive a COLA on January 1, 2021, should be available in November 2020.
HAVE YOU TAKEN the [Wellness] Initiative for 2021?

Complete Your Biometric Health Screening and Health-Risk Assessment by October 9, 2020

Are you a Montgomery County Public Schools (MCPS) retiree who is covered by an MCPS-provided medical plan and not yet eligible for Medicare? If so, have you taken steps yet to reduce your 2021 health insurance costs by completing a biometric health screening and health-risk assessment as part of the Wellness Initiatives program? If so, congratulations! You will see a reduction in the cost of your health insurance next year when compared with the cost you would pay if you had not participated in the program.

If you have not completed your biometric health screening and health-risk assessment to lower your rates for 2021, you have until October 9, 2020, to do so. If you complete a health screening by the deadline, MCPS will pay an additional 1 percent of the total cost of your health insurance—reducing your contribution by 1 percent—effective January 1, 2021. Likewise, by completing your medical insurance plan’s health-risk assessment by the same deadline, MCPS will pay an additional 1 percent of the total cost of your health insurance, also effective January 1, 2021.

- You must complete a biometric health screening and health-risk assessment each year to maintain the rate reductions.
- To reap the program benefits in 2022, you will have between October 12, 2020, and October 8, 2021, to complete your screening and assessment.

Learn More

Review the 2021 Retiree Benefit Summary and the Wellness Initiatives for Retirees web page at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx so you will be ready to receive the rate reductions in 2022.

New MCPS RETIREES RECOGNIZED at July 14, 2020, BOE Meeting

The Board of Education (BOE) and Superintendent Jack Smith recognized 2020 retirees for their service to Montgomery County Public Schools (MCPS) and the students of Montgomery County at the July 14 Board meeting.

This year’s reception recognized the collective career culmination of another outstanding class of MCPS retirees. The Class of 2020 comprised 651 retirees with a combined 16,164 years of service. Of the new retirees, 194 served MCPS for 30 or more years and 34 for 40 or more years.

The Employee and Retiree Service Center (ERSC) mailed retirement certificates to all 651 retirees. See the 2020 retiree list at news.montgomeryschoolsmd.org/wp-content/uploads/2020/07/2020-Retiree-List.pdf. The list includes each retiree’s name, last assignment, and years of MCPS service. The BOE resolution honoring the new retirees and additional facts about the retiree Class of 2020 are available on the ERSC website at www.montgomeryschoolsmd.org/departments/ersc/retirees/new-retirees/.

MCPS wishes all of our retirees the best as they move forward into new endeavors.

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

Shirley Aehle  09/24/19
Raymond A. Agricola  04/18/20
Awetehagne Alemayehu  05/22/20
Miriam R. Anders  01/18/20
Peggy W. Anselmo  04/18/20
Marie B. Armstrong  02/29/20
John R. Baker  02/06/20
James F. Baker  09/05/19
Clarence L. Ballou  04/24/20
Linda Barnes-Robinson  03/23/20
Carolyn P. Bartoo  11/01/19
Margaret A. Baugher  11/14/19
Juan B. Becce  06/02/20
Eileen Beecher  03/04/20
Susan C. Belford  09/13/19
Veronica W. Benion  08/30/20
Shirley S. Bennett  05/31/20
Janet L. Bergman  04/08/20
George H. Berry Sr.  12/16/19
Carolyn W. Bibault  02/22/20
Kay C. Bishop  11/21/19
Jonathan D. Bishop Sr.  07/02/19
Bee Lend  12/03/19
Carol T. Boebel  09/03/19
Dorothy W. Bogan  03/30/20
James R. Brandenburg  07/27/19
Andria G. Brickman  08/07/19
Hazel J. Britton  05/09/19
Ann B. Brockenborough  09/11/19
Ivy J. Brown  03/07/20
James T. Brown Jr.  10/27/19
Jacqueline A. Buckley  09/27/19
Mary A. Burdette  02/20/20
Emma V. Burns  04/11/20
Charles L. Busch  03/18/20
Diana Bush  02/28/20
Sylvia G. Bush  01/09/20
Catherine C. Calhoun Jr.  12/25/19
Margaret L. Callaghan  07/24/19
Jolene A. Capozzi  08/05/19
Charles W. Carter Jr.  10/10/19
Helen M. Cary  11/22/19
Rhonda A. Casas  01/01/20
Charles B. Caste  07/07/19
Marin J. Chambers  07/07/19
Elaine M. Chang  12/24/19
Pauline Charles  12/15/19
Robert A. Chase  04/25/20
Suzanne S. Cheesman  08/28/19
Barbara A. Coberly  01/14/20
Robert C. Cole  12/29/19
Adrian W. Coleman  08/05/19
Vidalia Collis  09/28/19
Sharon K. Congleton  11/15/19
Bonita L. Connelly  12/21/19
Barbara S. Contrera  08/31/19
James A. Convery  09/29/19
Robert G. Cooney  05/11/20
Nancy A. Courtney  11/07/19
Aileen L. Craig  05/22/20
Idella G. Craven  04/23/20
Warren G. Crutchfield  07/05/19
Eleanor W. Cunningham  08/12/19
Bertha M. Cuthbertson  04/25/20
Persis A. Darling  08/06/19
Edna L. Davis  01/01/20
Glenice L. Davis  01/04/20
Gloria O. Davis  08/23/19
Barbara J. Day  11/15/19
Jacqueline Dement  02/14/20
Scott M. Dennis  11/19/19
Maryl Y. Dewald  09/28/19
Richard D. Dexter  07/09/19
Carmen S. Dey  03/21/20
Arabel E. Diamant  07/06/19
Alan L. Dood  11/21/19
Glen A. Doerrman  05/16/19
Teresa Doherty  07/18/19
George W. Dorr  10/14/19
Charles A. Dorse  04/10/20
Linwood E. Dorse  04/30/20
Alice M. Dove  07/06/19
Daisy F. Dubendorf  10/05/19
Barnedine Duff  07/06/19
William G. Duvall  10/05/19
Ruby G. Dyson  05/28/20
Nellie L. Easton  11/10/19
Emery N. Eaton  08/14/19
Estelle R. Eisenberg  08/19/19
Joan A. Eisner  10/12/19
Dorothy J. Elgin  12/01/19
Justin J. Ellis  11/10/19
Hazel R. Emerson  06/07/19
Dorothy D. Evans  04/02/20
Paul L. Everett  02/27/20
Victor M. Exner  06/26/20
Jan D. Faelemer  08/08/19
Katherine F. Farrow  10/20/19
Bernadette M. Feis  11/16/19
Yan Feng  01/01/20
Ronald J. Ferguson  12/08/19
Frieda M. Ferrer  04/16/20
Mary T. Finney  11/24/19
Corinne Fleisher  04/24/20
Jesse H. Former  10/09/19
Esther K. Foex  08/09/19
Carolyn P. Franklin  12/08/19
Jean M. Follenkamp  04/11/19
Christopher E. Furry  12/08/19
Henry A. Galotta Jr.  03/19/19
Ellen A. Gardiner  03/19/19
Mohamed Gharani  11/09/19
Jane T. Givens  11/19/19
Lillian K. Goldberg  08/11/19
Jewel E. Golden  08/20/20
Cristian Gonzalez  03/02/20
Mary A. Gordon  08/20/20
Roberta A. Graffman  01/05/20
Jesse R. Graffman Jr.  12/10/19
Barbara A. Graves  01/06/20
Edward H. Green  10/15/19
June E. Gue  10/09/19
Morton A. Gutoff  07/24/19
Audrey M. Gwennap  01/03/20
Ernestine A. Hagan  06/19/19
Beverly J. Harding  06/10/19
Lawrence E. Harris  11/04/19
Vivian B. Hensley  10/23/19
Carl R. Hepburn  01/01/20
Marguerite Hetrick  04/07/20
Harold R. Hileman  12/02/19
Joan E. Hill  05/11/19
Dorothy W. Hocker  04/11/20
Barbara G. Hoffman  07/20/19
Barbara A. Howard  01/29/20
Carolyn B. Hunt  02/25/20
Charles L. Hunter  07/18/19
Donald W. Hunter  09/24/19
Donald V. Isaac  06/22/19
Ora E. Isaac  03/31/20
Sue B. Isle  05/02/19
Barbara D. Jackson  06/09/20
Deborah C. Jackson  09/09/19
Linwood W. Jackson  11/02/19
Elizabeth V. Jenny  03/30/20
Laurence E. Jeweler  01/18/20
Edward Johnson  08/04/19
Roland F. Johnson  08/27/19
Sterling J. Johnson  04/27/20
Robert E. Jones  03/17/19
Robert B. Jones  04/22/19
Ronald A. Jones  07/04/19
Robert B. Jones Jr.  09/26/19
Ina L. Jordan  03/20/19
Ronald Kail  04/13/20
John Kalomeris  09/14/19
Annmarie Kanagy  12/06/19
Jill B. Karpf  07/11/19
Linda R. Katz  03/17/20
Lamar E. Kehler  06/11/20
Doris E. King  10/14/19
Rhonda G. Klein  07/15/20
Grace Koebke  07/01/20
Scott M. Koster Jr.  12/14/19
Candice A. Kohr  12/18/19
Deborah L. Kron  02/14/20
Antoni Kubiski  05/20/19
Matthew J. Kuhn  02/06/20
Kenneth J. LaTour  11/13/19
Carol A. Leaverton  02/12/20
Sandra M. Lebowitz  03/23/20
Sandra M. Lebouch  03/23/20
Elwood R. Lester  05/03/20
Georgia Lewis  10/23/19
Patricia A. Lewis  01/12/20
Joseph Loewe  05/25/20
Myrtle R. Louer  05/17/20
Retirees who passed away between July 1, 2019, and June 30, 2020:

Llewellyn A. Luce  03/22/20
Helen J. Lundberg  04/12/20
George W. Lyles  03/01/20
Robin L. Lyles  04/04/20
Bernard E. Lyles Jr.  05/22/20
Lucille N. Malamut  11/09/19
John E. Maley  06/15/20
Barbara Maloney  03/28/20
James L. Mann  05/07/20
Betty M. Marcell  07/13/19
Annie V. Matthews  12/12/19
Janis C. Mcabee  12/23/19
Richard L. McCain  01/08/20
Harriet V. McCarther  04/16/20
Martha E. McCrossen  04/30/20
Charles William McCullough  01/18/20
Tanya L. McDaniel  05/15/20
Carole J. McIndoe  03/01/20
Jack E. McKinstry  04/06/20
Michael J. McKinstry  09/12/19
Mary L. Meier  11/06/19
Shirley A. Melmed  03/01/20
Marvin A. Mermelstein  04/14/20
James A. Miers  02/25/20
Betty Lou Miliham  05/20/20
Edward E. Miller  07/31/19
Mary F. Miller  03/03/20
Maryann C. Miller  08/25/19
Susannah R. Miller  12/03/19
Ann E. Mongelli  08/24/19
Christophe C. Moody  07/31/19
David N. Moquin  05/01/20
Iris A. Moran  03/22/20
Betty J. Morgan  03/14/20
Barbara A. Morton  10/19/19
James B. Morton  08/19/19
Randolph T. Mosely  01/08/20
Robert W. Mowen  05/17/20
Betty F. Mulford  04/25/20
Constance H. Mullican  05/22/20
William R. Murry  11/19/19
Emilie Narr  10/24/19
Laila Nasrahi  04/14/20
Virginia L. Nitkiewicz  05/05/20
Beverly A. Oakes  04/22/20
Esther P. Oberg  02/20/20
Richard W. O’Donnell  07/19/19
Finola P. O’Donnell  12/27/19
Elizabeth R. Old  01/17/20
Patricia A. Ondish  02/17/20
Elaine R. Parker  05/28/20
Gwendolyn Parker  05/17/20
Chester R. Parks  05/20/20
Andree O. Payeuf  04/15/20
William H. Peacock  06/05/20
Louise O. Peck  10/04/19
Caroline E. Peloso  11/11/19
Irving Perlioth  04/23/20
Doris E. Perschau  02/13/20
Jean C. Peters  07/18/19
Charles C. Philipp  11/23/19
William C. Pignone  05/29/20
Molly A. Pirrung  10/20/19
Mary E. Platt  12/16/19
George L. Popko  06/17/20
Ray C. Pratt Jr.  05/20/20
Ira T. Price  10/25/19
Berley R. Pruit  02/18/20
Everett E. Pumphrey  06/09/20
James R. Purdum  11/09/19
William J. Reed  07/19/20
Judith A. Rice  04/27/20
Charles Richardson  12/10/19
Christine M. Richardson  01/06/20
Richard D. Riddle  01/27/20
Naomi A. Rivera  12/11/19
Richard A. Robinson  10/08/19
Shirley M. Robinson  06/05/20
Clarence J. Rogers  09/22/19
Carl E. Rose  09/18/19
Joanne F. Rosenblatt  05/25/20
Angelina Routly  02/27/20
Ruby A. Rubens  11/11/19
Milton Rubincam III  07/10/19
Kathryn S. Rupp  04/13/20
Robert L. Russell  03/21/20
Catherine L. Sadler  12/20/19
Thomas H. Sansom  03/29/20
Mary Jane L. Saylor  12/22/19
Joseph M. Schwartz  03/03/20
Shirley M. Serber  10/04/19
Katherine Seward  03/13/20
Stephanie L. Share  07/27/19
Krishna K. Sharma  10/17/19
Eileen T. Sheets  01/28/20
Madeline Z. Shere  06/19/20
James C. Shovlin II  03/31/20
Annette L. Silver  09/15/19
Gangajali Singh  12/14/19
Mable M. Sizemore  12/19/19
Thomas M. Smetanick  04/25/20
Arliene F. Smith  03/25/20
Donald E. Smith  02/10/20
Dorothy M. Smith  04/18/20
Regina A. Smith  03/09/20
Ruth M. Smith  11/12/19
Kenneth A. Snoots  03/05/20
Florence D. Snowden  12/13/19
Ernest L. Solar  02/04/20
Anne L. Speicher  01/10/20
Gary J. Spinella  01/04/20
Sarah W. Steel  01/01/20
Ilse A. Stein  05/07/20
Angelina Stefanos  07/16/19
Evelyn F. Stewart  08/23/19
Jestina M. Stewart  07/14/19
Nancy Stroud  04/30/20
David H. Suarez  08/21/19
Marcia B. Subelsky  10/20/19
Mary S. Swanson  06/07/20
Richard L. Swope  12/07/19
Eleanor C. Takahashi  10/06/19
Jack J. Talamo  02/29/20
Billy Tate  03/25/20
Oliver L. Tate  10/29/19
Sharon A. Taylor  01/03/20
David B. Taylor Nielsen  11/14/19
Janice H. Thomas  01/05/20
June J. Thompson  05/02/20
Elmira E. Tilley  12/07/19
Susan L. Tinsley  07/26/19
Anne M. Tolley  05/13/20
Monika Tomlinson  12/22/19
Suzanne W. Tougas  06/12/20
Franklin Trail Sr.  05/26/20
Garnett W. Turner  06/06/20
Ann M. Ulisney  08/16/19
Ikanedem U. Umoh  09/18/19
Edmond R. Vaughan  09/23/19
Sally K. Veres  05/08/20
Clarence J. Wagner  10/22/19
James G. Walker  08/10/19
Marjorie P. Walsh  05/01/20
William C. Wanatosky  06/17/20
Betty T. Ward  03/09/20
Belinda A. Warren  05/26/20
Kent H. Weaver  05/24/20
Rose T. Weaver  06/15/20
Julie A. Weiner  05/21/20
Elissa D. Weinroth  03/28/20
James W. Wheat  09/04/19
Rosetta F. Whiting  12/12/19
Ronald E. Wilbert  08/10/19
Dianne S. Wilkerson  09/02/19
James B. Will  05/23/20
Ernest E. Williams  08/10/19
Joyce M. Williams  05/19/20
John L. Wilson  06/12/20
Geraldine Windham  09/03/19
Betty G. Windsor  10/15/19
Sylvia T. Witkowski-Feibus  06/16/20
Gary J. Wold  12/31/19
Clarence E. Woods  12/09/19
Richard J. Woods  11/20/19
Gail S. Woolf  03/11/20
Stanley L. Yankey  04/03/20
Thomas S. Zawalick  06/01/20
Sally A. Zdanowicz  08/28/19
Edward F. Zilcoski  07/12/19
Edith P. Zlotnick  12/12/19

Vasant P. Tanna was inadvertently included in the list above in the print version of Retiring Times. We have corrected the error in this online version of the newsletter. Her husband passed away on November 15, 2019. We sincerely apologize for the error.
Need to Update Your Beneficiaries? HERE IS HOW

If you have recently experienced any significant changes in your life, you should consider whether or not you need to update your beneficiaries. If you do, follow the instructions below to update beneficiaries for your life insurance, 403(b) and 457(b) plans, and pension plans.

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

To change your life insurance beneficiaries:
- Submit MCPS Form 455-22, Retiree Benefit Plan Enrollment.
  - Indicate your desire to change your beneficiaries in Section II and indicate your changes in Section VII of this form.
  - The form is available at www.montgomeryschoolsmd.org/departments/forms/455-22.shtm

To change your 403(b) or 457(b) plan beneficiaries:
- Visit the Fidelity Investments NetBenefits website at www.netbenefits.com/mcps.
- Log in using your existing username and password (or set up your online account if logging in for the first time).
- Click on Profile, then Beneficiaries under the Summary tab.
- Click on Add or Edit a Primary Beneficiary or Add or Edit a Contingent Beneficiary, depending on your needs.

To change your pension plan beneficiaries*:
- MCPS core and/or supplement pension plans:
  - Submit MCPS Form 455-5, Designation of Beneficiary/Beneficiaries to ERSC.
  - The form is available at www.montgomeryschoolsmd.org/departments/forms/455-5.shtm

- State Retirement and Pension System of Maryland:
  - Submit State Form 4 to ERSC.

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

KEEP YOUR Personal Information Up to Date

Are you planning a move?
Make sure to update your address with the Employee and Retiree Service Center (ERSC) by completing and submitting MCPS Form 445-1B, Change in Personal Information for MCPS Retirees and Former Employees.

You also will need to update your address with the Maryland State Retirement Agency if you receive a benefit from the state. Visit the ERSC Retiree Forms web page, where you will find a link to the necessary form. From the ERSC website, click on Forms under Retirees: Most Requested. A link to the Maryland address change form is under Personal Information.

Finally, you also should update your address with Aetna, Inc. Aetna, Inc. requests that you send updated information in writing to—

Aetna, Inc.
Large Case Pension, RS2A
151 Farmington Avenue
Hartford, CT 06156

Encourage your fellow retirees to update their address and contact information too! By working together, we can make sure everyone receives the retiree information they need.
As a retiree, you probably look forward to doing the things you did not have time to do while working. You also may spend time thinking about ways to maintain and improve your health. If you are a smoker, quitting is the best way to ensure you will be able to do the things you enjoy for many years to come.

The first step to quitting smoking is often getting motivated. Motivation to quit may come from a variety of sources. Perhaps it will come from your children or grandchildren, or from friends who have already quit. It may come from society making it harder to smoke in public places, or from learning that tobacco use is the leading cause of preventable death and disability in the United States. Your motivation might come from your doctor who warns you of the long-term consequences of continuing your habit. Still, intrinsic motivation, or motivation that stems from your own desire to quit, provides the best—and most successful—impetus for quitting.

Quitting smoking and living as healthy as possible can provide the foundation for the retirement you have always dreamed of. A recent study indicated that modifying lifestyle factors, such as quitting smoking, can reduce your risk for being admitted to a nursing home. Middle-age smoking increased the chance of a nursing home admission by 56 percent.

Not only will quitting have a positive impact on your overall health, it is also a smart decision financially. As the cost of cigarettes and cigarette taxes increase, you will have considerably more money for your retirement if you quit smoking. People who give up smoking save much more than cigarette money; they also save on health care costs and insurance. A study found that quitting smoking can save consumers more than $10,000 a year.

Life insurance companies take height and weight, blood pressure, and other health metrics into account when determining premiums. Having a risky habit, particularly smoking, also dramatically impacts your life insurance costs. Men and women who smoke spend an average of $1,500 and $1,000 more every year for term life insurance than those who are smoke-free.

Also, smoking leads to a devaluation on your assets. When you try to sell your car or home in the future, you can count on getting less money for them if you smoked in them. Many people will not even consider buying a used car or home if the previous owner smoked. Quitting may not be easy, but it is possible, and well worth it. Making a practical plan for quitting will help you succeed. Research demonstrates that people who plan ahead and use a combination of support and cessation medications can double or even triple their chance of success.

Some tips to a successful quit plan—

- Set a firm quit date.
- Speak with your doctor about the use of pharmacological aids to assist you.
- Attend a local smoking-cessation class or support group. Well Aware, the MCPS employee wellness program, offers a free smoking-cessation class. Continue reading for more details.
- Enlist help and support from family and friends.
- Make a plan to remove all triggers and avoid negative influences (including people).
- Keep the phone number for the national smokers quitline (1-800-QUIT-NOW) handy in case you need immediate support during difficult cravings.

Well Aware offers an eight-week tobacco cessation course for active employees, retirees, and their spouses. The course covers topics such as pharmacological aids, stress management, and nutrition, in addition to supporting you through your entire quit plan. For more information on this class, please visit the Well Aware website at www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/.

Quitting smoking is one of the best things you can do for your health and well-being. Be sure to reward yourself for your efforts. Drink plenty of water and eat well. Enjoy the benefits of quitting: breathe better, smell fresher, feel good about yourself, save money, and live longer and healthier!
MCPS Retirees Association *NEEDS YOU!*

Have you joined the Montgomery County Public Schools Retirees Association (MCPSRA)? MCPSRA represents all Montgomery County Public Schools (MCPS) retirees—both professional and support staff—and works with the Maryland Retired School Personnel Association (MRSPA) to support its members.

The organization is looking to increase its membership! Interested in joining? Visit [mcpsra.org](http://mcpsra.org), click on **Membership** on the left side of the screen and, on the next screen, click the **Application Form** button.

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**Open Enrollment ... continued from page 1**

the benefit summary as it contains important details about all of your retiree benefit options for 2021.

You will have the opportunity to learn more about your Open Enrollment options with benefit plan vendors and ERSC staff at online Open Enrollment Benefit Webinars (see chart on page 1 for details). Representatives from ERSC and benefit plan vendors will be available to answer your questions.