Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 9 through November 3, 2017. During Open Enrollment, you will have the 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.

Important Changes to Retiree Benefits for 2018

- Effective January 1, 2018, MCPS no longer will offer Cigna medical plans or any Closed Point-of-Service (POS) plan. MCPS retirees will have the option of choosing from the following plans:
  - CareFirst BlueChoice Advantage (POS)
  - CareFirst BlueChoice HMO/CareFirst Exclusive Provider Option (EPO) *(The EPO is an HMO option for retirees living outside the CareFirst service area.)*
  - Kaiser Permanente HMO
  - CareFirst BlueChoice Advantage Indemnity/Medicare Supplemental Plan *(fee-for-service plan)*

Unless you choose another plan during Open Enrollment, if you currently are covered by a Cigna medical plan, you will automatically transition to the same plan type with CareFirst on January 1, 2018. This means that if you are currently covered by a Cigna POS plan (open or closed), you would transition to CareFirst’s POS plan, and if now covered by Cigna’s HMO, you would move to CareFirst’s HMO. We expect a smooth transition for current Cigna members, since 98.4 percent of the doctors in Cigna’s network also are in CareFirst’s network.

Current Cigna Medicare Supplemental Plan members are encouraged to review the CareFirst BlueChoice Advantage Indemnity/Medicare Supplemental Plan for all coverage and cost details. This information will be available in the 2018 Retiree Benefit Summary in early October. You can review the current plan details sooner in the 2017 Retiree Benefit Summary on the ERSC Retiree Benefits website.

- During Open Enrollment, MCPS retirees—whether Medicare-eligible or not—will need to attest to their spouses’ tobacco use in 2017, if their spouses are covered by an MCPS-provided medical plan AND are ineligible for Medicare.

For additional information related to these changes, refer to the 2018 Retiree Benefit Summary.
Learn More
The Employee and Retiree Service Center (ERSC) will mail the 2018 Retiree Benefit Summary with detailed information to retirees the first full week of October. The mailing will include benefit comparison charts, rate information, and an enrollment form to make changes to your current benefits. The summary also will be available online at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.aspx. Be sure to read the benefit summary as it contains important details about all of your retiree benefit options, including changes to your benefits that will be effective January 1, 2018.

You will have the opportunity to discuss your Open Enrollment options with benefit plan vendors and ERSC staff at one of five Open Enrollment Benefit Fairs (see chart at right). ERSC Representatives and benefit plan vendors will be available to answer your questions and vendors will offer health-related activities.

### BENEFIT FAIRS

<table>
<thead>
<tr>
<th>DATE/TIME</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WEDNESDAY</strong></td>
<td></td>
</tr>
<tr>
<td>October 11, 2017</td>
<td>Sherwood High School Cafeteria</td>
</tr>
<tr>
<td>3:00–5:30 p.m.</td>
<td>300 Olney-Sandy Spring Road Sandy Spring, MD 20860</td>
</tr>
<tr>
<td><strong>TUESDAY</strong></td>
<td></td>
</tr>
<tr>
<td>October 17, 2017</td>
<td>John F. Kennedy High School Cafeteria</td>
</tr>
<tr>
<td>3:00–5:30 p.m.</td>
<td>1901 Randolph Road Silver Spring, MD 20902</td>
</tr>
<tr>
<td><strong>FRIDAY</strong></td>
<td></td>
</tr>
<tr>
<td>October 20, 2017</td>
<td>Carver Educational Services Center Auditorium</td>
</tr>
<tr>
<td>3:00–5:30 p.m.</td>
<td>850 Hungerford Drive Rockville, MD 20850</td>
</tr>
<tr>
<td><strong>WEDNESDAY</strong></td>
<td></td>
</tr>
<tr>
<td>October 25, 2017</td>
<td>Northwest High School Cafeteria</td>
</tr>
<tr>
<td>3:00–5:30 p.m.</td>
<td>13501 Richter Farm Road Germantown, MD 20874</td>
</tr>
<tr>
<td><strong>MONDAY</strong></td>
<td></td>
</tr>
<tr>
<td>October 30, 2017</td>
<td>Carver Educational Services Center Auditorium</td>
</tr>
<tr>
<td>3:00–5:30 p.m.</td>
<td>850 Hungerford Drive Rockville, MD 20850</td>
</tr>
</tbody>
</table>

REMEMBER to Take the [Wellness] Initiative for 2018

Complete Your Biometric Health Screening and Health Risk Assessment by October 6, 2017

Are you a Montgomery County Public Schools (MCPS) retiree who is not yet eligible for Medicare and is covered by an MCPS-provided medical plan? If so, have you taken steps to reduce your 2018 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 Wellness Initiatives program.

If you have not completed your biometric health screening and health risk assessment to lower your rates for 2018, you have until October 6, 2017, 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, 2018. 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, 2018.

You must complete a biometric health screening and health risk assessment each year to maintain the rate reductions. To reap the program benefits in 2019, you will have between October 9, 2017, and October 5, 2018, to complete your screening and assessment.

**Current Cigna members:** If you are a member of a Cigna medical plan, you have until October 6, 2017, to complete your biometric health screening and health risk assessment. If you do not complete this task by the deadline, your 2018 health insurance option will include additional charges, as explained below.

### WELLNESS INITIATIVES

**Biometric Health Screening and Health Risk Assessment**

This screening is required to reduce costs. It can be completed at a certified health care provider, health fair, or online. You may select the option that best fits your needs.

### WELLNESS INITIATIVES BONUSES

If you complete the biometric health screening and health risk assessment by the deadline, MCPS will pay an additional 1 percent of the total cost of your health insurance, effective January 1, 2018. This bonus will apply to retiree members enrolled in Cigna medical plans.

### BONUSES FOR 2018

- **Wellness Initiatives Bonus:** 1 percent of the total cost of your health insurance effective January 1, 2018. This bonus is available to all members participating in Wellness Initiatives.
- **Cigna Medical Plan Bonus:** 1 percent of the total cost of your health insurance effective January 1, 2018. This bonus is available to all members participating in a Cigna medical plan.

### IMPORTANT DATES

- **Deadline for Biometric Health Screening and Health Risk Assessment:** October 6, 2017
- **Enrollment Period:** October 1, 2017, through December 15, 2017
- **Effective Date:** January 1, 2018

For more information, contact the ERSC at 301-206-7000 or cigna@mcps.k12.md.us.
WELLNESS INITIATIVES

Attest to Your and Your Spouse’s TOBACCO USE IN 2017

NEW THIS YEAR, certain Medicare-eligible retirees—like retirees who are not eligible for Medicare and are covered by an MCPS-provided medical plan—will need to make a tobacco attestation. That is because retirees will need to attest to their spouses’ tobacco use if their spouses are covered by an MCPS-provided medical plan and are not yet eligible for Medicare. See the chart on this page to help determine whether or not you will need to make a tobacco attestation. If you need to attest, keep reading to find out when and how to do it.

Tobacco use free in 2017? You can avoid a 3 percent surcharge to your total health insurance costs (medical, prescription, dental, and vision plans) in 2018 by attesting online during this fall’s Open Enrollment to your and your spouse’s 2017 tobacco-use status.

If not, consider quitting, and ask your spouse to quit. Once you have been tobacco free for 12 months, you will be able to re-attest online after January 1 to have the surcharge removed within two months. If you quit by December 31, 2017, and do not use tobacco in 2018, you will avoid the surcharge altogether in 2019. Refunds will not be issued to non-tobacco-users who do not attest during Open Enrollment.

To make your attestation(s), beginning October 9, 2017, visit www.montgomeryschoolsmd.org/departments/ersc/ and click Tobacco attestation, which you will find under Retirees/Most Requested. Complete and submit the online form.

NOTE: If you are an MCPS retiree, but are working for MCPS in a temporary, part-time position, you must make your attestation from the online retiree attestation form as described below to get credit and avoid the surcharge. Do NOT submit the employee attestation form.

Montgomery County Public Schools Retirees Association NEEDS YOU!

Have you joined the Montgomery County Public Schools Retirees Association (MCPRSA)? MCPRSA 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.

Twenty volunteer activists serve as the association’s Board of Directors. The board meets regularly with MCPS officials regarding retiree health insurance costs and benefits. In addition, an MCPRSA representative serves on the Retirement and Pension Systems’ Board of Investment Trustees. MRSPA reviews all relevant bills submitted to the Maryland General Assembly, and supports or opposes bills to protect its members.

MCPRSA activities also include the following:

- **Advocacy:**
  - Works to resolve health insurance issues
  - Lobbies in support of your retirement benefits

- **Charity:**
  - Provides books and “toolkits” to more than 1,500 MCPS Title I summer kindergarten students
  - Gives scholarships to MCPS active employees for further education and training
  - Supports the Josiah Henson Park project

- **Socializing:**
  - Sponsors local and out-of-town trips each year
  - Publishes a membership directory

Tobacco-use Attestation Requirements for MCPS Retirees and Their Spouses Who Are Covered by an MCPS-provided Medical Plan*

<table>
<thead>
<tr>
<th>RETIREE:</th>
<th>SPouse:</th>
<th>Will You Need to Attest?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare eligible</td>
<td>Medicare eligible</td>
<td>NO</td>
</tr>
<tr>
<td>NOT Medicare eligible</td>
<td>NOT Medicare eligible</td>
<td>YES, for both yourself and your spouse</td>
</tr>
<tr>
<td>Medicare eligible</td>
<td>NOT Medicare eligible</td>
<td>YES, for your spouse only</td>
</tr>
<tr>
<td>NOT Medicare eligible</td>
<td>Medicare eligible</td>
<td>YES, for yourself only</td>
</tr>
</tbody>
</table>

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

continued on page 8
IN MEMORIAM  It is with great sadness that we share the loss of our fellow MCPS retirees.  

Ann N. Abrams  2/27/17
Ida J. Allred  3/29/17
Doris E. Andrews  2/1/17
Frieda M. Andrukite  3/30/17
Helen K. Antzoulatos  6/14/17
Barry Aronowitz  8/27/16
Rebecca Austin  11/30/16
Roger Awouma-Bilounga  12/9/16
Janice Bailey  1/14/17
William A. Barger  10/14/16
Frances E. Barry  8/12/16
Dorothy G. Barton  10/7/16
Rosemary T. Baughner  12/5/16
William J. Beatty  3/24/17
Glorianne Beegle  7/23/16
Clyde S. Behanna  6/4/17
Cornelia J. Bell  9/6/16
Brenda S. Benson  2/23/17
Robert H. Bertin  7/10/16
Maddalena R. Bianchini  8/5/16
Aline E. Blackman  10/12/16
Edward H. Blockowicz  1/31/17
John M. Boblick  9/17/16
Erma K. Boerum  1/22/17
Alcia J. Bond  6/13/17
Robert L. Bowie Sr.  7/31/16
Joseph A. Boyd  7/12/16
Nancy L. Branscome  5/5/17
Edith F. Brewer  12/14/17
Ellsworth M. Briggs  7/1/16
Dorothy W. Briner  11/21/16
Walter H. Britton  1/7/17
William J. Brogan  11/10/16
Juanita F. Brooks  1/11/17
Constance B. Brown  5/9/17
Fannie F. Brown  11/27/16
Mamie S. Brown  1/18/17
Ann W. Brownlow  7/4/16
Mary O. Butts  9/5/16
Jacqueline G. Bylsma  2/10/17
Ruth F. Cameron  3/21/17
Thurlow L. Carey  12/22/16
Carolyn R. Carron  7/23/16
Shelby J. Carter  12/12/16
Louise A. Cassity  6/29/17
Michael P. Cawley  2/4/17
Rita M. Cea  11/19/16
Naomi B. Chizever  3/27/17
Walter Christopher  3/3/17
John J. Cino Sr.  10/12/16
William E. Clair  7/23/16
Mamie H. Clark  4/21/17
Edward S. Clements  3/24/17
Quentin S. Clingerman  6/5/17
Lillie V. Connell  6/15/17
Sina E. Connolly  10/22/16
Doris E. Cooper  12/12/16
Gertrude Cooper  1/15/17
Luther W. Cowan  8/30/16
Rudolph J. Crispino  4/14/17
M Crossland  3/2/17
Lois A. Cuddy  5/17/17
Kathrine M. Culpepper  1/19/17
Kathryn Curtis  3/28/17
Randi R. Cutler  3/18/17
Ernestine C. Cyrus  3/25/17
Donald M. Davis  7/21/16
Rodney T. Davis  3/19/17
Mack Dawson  1/21/17
Robert A. Deffinbaugh  7/18/16
Dolores S. Detweiler  4/22/17
Glenore H. Detwiler  12/27/16
Willanette Dilday  8/27/16
Patricia A. Dishman  9/6/16
Sara C. Donaldson  6/3/17
Nancy C. Douglas  8/8/16
F. L. Dunn Jr.  1/31/17
Viviane G. Durell  1/9/17
Ernesteen P. Ecker  12/6/16
Mehmet M. Ender  10/17/16
Wayne C. Evans  4/4/17
Pirkko A. Fanelli  3/9/17
Barbara B. Feeter  11/28/16
Peter Ferrara  10/23/16
Curtis L. Fichter  7/16/16
May Fillah  11/6/16
John F. Flaherty  4/2/17
Pamela F. Foster  9/25/16
Vernon T. Fox Jr.  11/12/16
William S. Franz  5/14/17
Judith Frid  6/21/17
John E. Funderburk  4/21/17
Mary L. Gabardi  2/27/17
Robert E. Gallagher  3/27/17
Alwilda M. Gardner  11/12/16
Isabelle W. Garvey  9/9/16
Carolyn R. Gasiuier  11/15/16
Rosalyn Germane  3/23/17
Charlotte A. Gibson  8/20/16
Sally J. Gilbert  7/7/16
William B. Gillespie  7/11/16
Mary J. Ginyard  3/16/17
Sandra Goldsmith  5/18/17
Banu H. Gracey  3/17/17
Shirley S. Grant  2/10/17
Gloria H. Green  2/19/17
Carl L. Greene  11/12/16
Juanita D. Green  4/24/16
Ronald L. Greenwald  8/10/16
Jacqueline L. Gross  10/3/16
Ronald W. Gue  5/27/16
Mark E. Gustafson  5/29/16
Esther Haar  11/22/16
William C. Hamilton  11/8/16
Nancy L. Hardesty  9/12/16
William Harring  1/25/17
Wallace Harris  10/15/16
Basil Harrison  10/16/16
Claude J. Hartman Jr.  5/12/17
Marysia K. Hartz  4/25/17
Doris L. Hayes  9/6/16
James W. Hayes  10/18/16
Margaret N. Hayes  7/23/16
David Hearne  1/5/17
Catherine L. Heffner  5/11/17
Elena C. Hernandez  2/25/17
Eliseo A. Herrera Jr.  4/5/17
Billie G. Holden  2/4/17
Irene P. Holmes  2/4/17
Catherine E. Hormanski  9/21/16
Matthew J. Hormanski  9/20/16
Eleanor J. Horner  6/27/17
Selah T. Horner  5/27/17
Katherine E. Hubert  2/7/17
Lois M. Hughes  4/24/17
William A. Hughes  9/27/16
Phyllis R. Hunt  10/7/16
Dorothy B. Hunter  2/11/17
Melba L. Hurst  7/19/16
William K. Irvin  6/21/17
Elizabeth D. Irzinski  5/12/17
Alice Jackson  8/15/16
Lee P. Jackson  5/19/17
Nancy A. Jackson  1/20/17
Thomas W. Jackson  2/23/17
Dorothy G. Jones  6/10/17
Ruth Julien  8/11/16
Claire T. Keefe  8/23/17
Nicholas Labastide  9/8/16
Mary K. Labbe  7/3/16
Retirees who passed away between July 1, 2016, and June 30, 2017:

Carroll S. Lamb 3/25/17
Rodney W. Laney 3/30/17
Stanley T. Lange 8/8/16
Darryl D. Laramore 10/19/16
Madeline P. Larmore 7/23/16
Patricia F. Latona 10/20/16
Eliza H. Layton 3/7/17
Linda M. Leathers 5/31/17
Donna M. Leone 4/5/17
Sylvia P. Levenson 1/25/17
Pearl H. Liang 3/25/17
David N. Lind 9/12/16
Joseph C. Lipira Sr. 5/15/17
Margaret M. Longo 2/8/17
Elizabeth A. Lutz 11/27/16
Mary J. Lynch 10/18/16
Patricia F. Mackall 9/21/16
Jane R. Magee 7/2/16
Paul H. Magee Jr. 10/5/16
Jean Marches 4/20/17
Donna J. Markley 1/14/17
Charles R. Marks 3/17/16
Nathaniel Mason 3/16/17
Thelma J. Mason 8/21/16
Janet E. Mastal 8/23/16
Renne H. Matthews 9/26/16
Milton G. Matthews Jr. 6/14/17
Thomas E. McCarrick 9/23/16
Eliz M. McDonald 10/1/16
Katherine S. McFerren 12/11/16
Mary J. McGavisk 1/18/17
Norelaine M. McGrath 10/7/16
Dolores L. McGraw 3/25/17
Eleanor J. McHargue 6/12/17
William J. McKay 2/10/17
Augusta McPeek 9/14/17
Carla McPeek 3/20/17
William H. Melton 10/27/16
Peggy E. Meyn 10/3/16
Maria L. Mondell 2/18/17
Toshiko F. Morgan 6/30/17
Martha J. Morris 11/11/16
Judith L. Moss 3/17/17
Verlin Mowel Sr. 1/10/17
Mary Joan Moyer 12/14/16
William Mullinix 2/5/17
Anne E. Mullen 11/17/16
Elaine L. Murry 4/28/17
Viola S. Mush on 2/7/17
Robert M. Myers 8/21/16
George E. Obenland 8/28/16
Mary J. O’Toole 7/17/16
Janette C. Paret 2/23/17
Stephen G. Perielas 5/10/17
Lynne M. Pherson 1/19/17
Clare W. Pitcarn 6/7/17
Francine Pivinski 2/25/17
Steven A. Plaisance 12/19/16
Zaida M. Poulin 10/25/16
Eudora L. Powell 1/23/17
Mary J. Powell 7/3/16
Benjamin H. Randolph Jr. 2/20/17
Julia R. Raynor 5/2/17
James G. Rea Sr. 3/12/17
Mary E. Reid-Simmons 4/6/17
Mary L. Ridgely 2/2/17
James E. Riggs Jr. 10/10/16
Larry R. Riner 2/8/17
Zoila R. Rivas 6/30/17
Jose R. Rivera 4/24/17
Gary L. Robin 4/4/17
Ellen S. Roller 3/29/17
Lisbel C. Romero 10/15/16
Mamie Ross 10/16/16
Joseph Rostkowski 6/7/17
Paula M. Rowe 1/22/17
Norman Runkles Jr. 5/29/17
Lelia C. Russell 11/3/16
Doris A. Sabine 10/30/16
Silvia E. Salas 10/25/16
Rosaline Samm 3/25/17
Whaley W. Savage 7/13/16
Charles A. Sawchenko 5/14/17
James F. Scanlan 7/17/16
Dorothy A. Schmiedeler 4/23/17
Howard E. Schneck 4/10/17
Paul D. Schwartzbeek 3/14/17
Charles E. Scott 4/4/17
Ada M. Semple 7/3/16
Martha L. Sexton 12/27/16
Barbara C. Shafer 9/27/16
Neil J. Shipman 11/5/16
Stephan M. Silverman 12/31/16
John E. Simms 1/13/17
Billy R. Slater 1/11/17
Evelyn A. Smith 3/8/17
Mary J. Smith 6/23/17
Maybelle J. Snyder 11/24/16
Elizabeth L. Sousa 11/8/16
Gertrude D. Spahn 1/28/17
F. M. Spangler 3/26/17
Arthur F. Stevens 5/29/17
Roger T. Stevens 9/5/16
Robert A. Stewart 4/29/17
Nancy L. Stokes 4/28/17
Sherrill Stover 12/11/16
Margaret N. Tabler 9/4/16
Denise D. Talley 7/14/16
Upton L. Talley 10/23/16
Marilyn Taylor 7/8/16
Jack L. Taylor 10/27/16
Allen E. Thomas 12/23/16
Carol J. Thomas 3/25/17
Irene R. Thorne 12/30/16
Clara C. Toth 9/4/16
Qingxiang Tong 9/3/16
Hong Q. Tran 1/25/17
Edwin X. Travers 1/31/17
Evelyn L. Turner 11/3/16
Joyce F. Ummberger 11/25/16
Douglas W. Walker 11/1/16
Judith V. Walkowiak 7/28/16
Seroun M. Wang 6/26/17
Esther M. Wardrick 12/12/16
Philip F. Warner 8/1/16
Madeline R. Warren 3/13/17
Mary W. Warren 7/14/16
Charlie M. Webb 12/6/16
Patricia M. Welch 5/2/17
John U. Whipp 7/5/16
Harold E. White 4/17/17
Patricia L. Whitten 9/13/16
Jane H. Williams 8/25/16
Marilin H. Williams 11/11/16
Eileen F. Wilson 12/26/16
Kyle W. Wilson 7/12/16
Richard H. Wilson 2/27/17
Vernon C. Wilson 8/31/16
Eileen M. Wilton 5/30/17
Carlee Witherspoon 9/13/16
Elaine R. Wolfson 3/19/17
Florence Wright 3/26/17
Frank E. Wright Jr. 9/28/16
John R. Yates 1/30/17
Sam H. Yoon 9/23/16
Edna M. York 2/16/17
Paul S. Young 9/16/16
Margaret R. Zack 11/9/16

*Death reported to ERSC after publication of September 2016 issue of Retiring Times.*
MAKING CHANGES to Your Benefits

**During Open Enrollment**

To make a change to your retiree benefits during Open Enrollment, you must submit MCPS Form 455-22, Retiree Benefit Plan Enrollment, to the Employee and Retiree Service Center (ERSC) by Friday, November 3, 2017. Submit a signed enrollment form in any one of the following ways:

- **Mail** or bring your signed form to ERSC at 45 West Gude Drive, Suite 1200, Rockville, MD 20850.
- **E-mail** an electronically signed form or a form that you have signed and scanned to ERSC@mcpsmd.org.
- **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>
</tr>
</thead>
<tbody>
<tr>
<td>Keep your sent e-mail or fax confirmation as receipt that ERSC has received your benefit enrollment form.</td>
<td>Call or e-mail ERSC to confirm receipt of your form.</td>
</tr>
<tr>
<td>Plan ahead when faxing your benefit enrollment form.</td>
<td>Fax your form 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 3, 2017, Open Enrollment deadline.</td>
</tr>
<tr>
<td>Submit all pages of your enrollment form and supporting documentation in one fax or e-mail.</td>
<td>Send multiple e-mails 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 e-mailed it). Doing so will delay the processing of your changes.</td>
</tr>
<tr>
<td>Keep a copy of your form for your records.</td>
<td>Forget to keep a copy of your form.</td>
</tr>
</tbody>
</table>

**During the plan year**

Outside of Open Enrollment, you may make changes to your benefit plans during the plan year 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 of work status, relocation outside of current plan’s service area, retirement, or death.

**RETIREES RECEIVED Cost-of-Living Adjustments (COLAs) on July 1**

**Maryland State Retirement and Pension System COLA**

On July 1, 2017, retirees and beneficiaries of the Maryland State Retirement and Pension System who had been retired at least one year received a cost-of-living adjustment (COLA).

Those who retired on or before July 1, 2011, received a 1.262 percent COLA. Those who retired after July 1, 2011, received—

- **THE FULL COLA** of 1.262 percent for benefits earned based on service prior to July 1, 2011, and
- **A 1 PERCENT COLA** for benefits earned, based on service on or after July 1, 2011.

**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, 2018, should be available in November 2017.
MCPS Celebrates Retiree Class of 2017 at RETIREMENT RECEPTION

MORE THAN 177 RETIREES from the Class of 2017 attended the annual Retirement Reception on June 8, 2017. Retirees were recognized for their service to Montgomery County Public Schools (MCPS) and the students of Montgomery County.

This year’s reception recognized the collective career culmination of another outstanding class of MCPS retirees. The Class of 2017 comprised 635 retirees with a combined 16,839 years of service. Of the new retirees, 203 served MCPS for 30 or more years and 33 for 40 or more years.

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

Retirees were congratulated with remarks from Dr. Jack R. Smith, superintendent of schools; Mr. Michael A. Durso, president of the Montgomery County Board of Education; and Dr. Carol Dahlberg, vice president of the MCPS Retirees Association (MCPSRA). Retirees’ names and years of service were announced, and they each received a certificate of honor and a gift acknowledging their service to Montgomery County students.
Take the [Wellness] Initiative...  continued from page 2

plan when you complete your biometric health screening and/or health risk assessment for 2018 (between October 10, 2016, and October 6, 2017), or for 2019 (between October 9, 2017, and December 31, 2017), you will receive credit for having participated in the Wellness Initiatives program. If you plan to complete your screening and/or assessment for 2019 between January 1, 2018, and October 5, 2018, you will complete them through the medical plan you enroll in for 2018.

...Retirees Association NEEDS YOU!  continued from page 3

• Publishes five newsletters per year
• Hosts an annual golf outing and four luncheons each year
• Hosts a retiree website

Currently, the organization has more than 2,500 members, but is looking for more!

Interested in joining? Visit www.montgomeryschoolsmd.org/departments/mcpsretirees/, scroll down to the bottom of the page, and click To become a member download MCPSRA-MRSPA Membership brochure.