Retiree Benefits Open Enrollment to Be Held
OCTOBER 9–NOVEMBER 3, 2023

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 9 through November 3, 2023. 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 you previously dropped.

Benefit Plan Highlights

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

Unsure about which of our plans is right for you? Keep reading to find out about opportunities to learn more about your Open Enrollment options.

Learn More

The Employee and Retiree Service Center (ERSC) will mail the 2024 Retiree Benefit Summary and the 2024 Retiree Benefit Rate Schedules 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 several days prior to Open Enrollment at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment. Be sure to read the benefit summary as it contains important details about all of your retiree benefit options for 2024.

Open Enrollment Benefit Fairs and Webinars

You will have the opportunity to learn more about your Open Enrollment options with benefits plan vendors and ERSC staff at both in-person and online Open Enrollment Benefit Fairs/Webinars (see charts on page 7 for details). Representatives from ERSC and benefit plan vendors will be available to answer your questions. Instructions for accessing the fairs and webinars will be posted on the Retiree Open Enrollment web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment, beginning September 21, 2023.

Open Enrollment Virtual Assistance

In addition to the Open Enrollment Benefit Fairs and 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.

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 www2.montgomeryschoolsmd.org/departments/ersc/retirees. Still have questions? We are here to help! Call ERSC at 301-517-8100, Monday–Friday 8:00 a.m. to 4:15 p.m., email ERSC@mcpsmd.org, or reach us through ERSC Connect at www2.montgomeryschoolsmd.org/departments/ersc/ersc_connect.
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 3, 2023. 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.

**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.

Please follow these tips for submitting benefit changes:

<table>
<thead>
<tr>
<th>PLEASE DO</th>
<th>PLEASE DO NOT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submit MCPS Form 455-22 to ERSC ONLY if you ARE making changes to your benefits or updating your life insurance beneficiary(ies).</td>
<td>Submit MCPS Form 455-22 if you ARE NOT making changes to your benefits or updating your life insurance beneficiary(ies). Your current benefit plan will continue as is for 2024.</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, 2023, Open Enrollment deadline.</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>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>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>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>
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</tbody>
</table>

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

**Maryland State Retirement and Pension System COLA**

On July 1, 2023, 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 8.003 percent. State Teachers’ Retirement Plan retirees saw an increase of 8.003 percent in their gross pension payment.

State Pension Plan retirees received a two-part COLA that was capped as follows:
- COLA capped at 3 percent on the portion of your benefit earned through June 30, 2011, and
- COLA capped at 2.5 percent or 1 percent on the portion of your benefit earned on or after July 1, 2011.

The cap is 2.5 percent in years when the system’s investment fund earns or exceeds its assumed actuarial rate of return. The cap is 1 percent in years when the assumed actuarial rate is not met. Therefore, the COLA for the portion of your benefits based on credited service earned before July 1, 2011, will be 3 percent. The COLA for the portion of your benefits based on all credited service earned after July 1, 2011, will be 2.5 percent.

The increased monthly benefit will be shown on the Automatic Deposit Advice mailed to retirees’ homes on July 31. Those who retired after July 2022 (August 2022 or later) will receive their first COLA increase in July 2024.

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, 2024, is expected in November 2023.

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[Image of a person writing]
HAVE YOU TAKEN the Wellness Initiative for 2024?

Complete your biometric health screening and a health-risk assessment by October 6, 2023

Are you a Montgomery County Public Schools (MCPS) retiree who is covered by an MCPS-provided medical plan and not yet eligible for Medicare? Have you taken steps yet to reduce your 2024 health insurance costs by completing a biometric health screening and online 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 completed them.

If you have not completed your screening and assessment to lower your rates for 2024, you have until October 6, 2023, 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, 2024. 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, 2024.

Learn More

You must complete a biometric health screening and health-risk assessment each year to maintain the rate reductions. To reap the program benefits in 2025, you will have between October 9, 2023, and October 4, 2024, to complete your screening and assessment. Review the 2024 Retiree Benefit Summary and the Wellness Initiatives for Retirees web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives so you will be ready to receive the rate reductions in 2024.

Retiree Recognition Events

MCPS Recognizes Four Years of Retirees at This Year’s Retirement Reception

Montgomery County Public Schools (MCPS) celebrated retirees from 2020, 2021, 2022, and 2023* for their service to MCPS and the students of Montgomery County at a reception held at Richard Montgomery High School on June 8, 2023.

Retirees were congratulated with welcoming remarks from Dr. Monifa B. McKnight, superintendent of schools; as well as remarks from Mrs. Shebra L. Evans, vice president of the Montgomery County Board of Education, and from Dr. Donna S. Hollingshead, recording secretary of the MCPS Retirees Association. MCPS leaders presented a gift to each retiree as acknowledgment for their service.

A list of the 2020, 2021, 2022, and 2023 retirees is available at www2.montgomeryschoolsmd.org/sitesassets/district/departments/ersc/retirees/retiree_classes_of_2020-2023_list.pdf. The list, grouped by retirement year, includes each retiree’s name, last assignment, and years of MCPS service.

New MCPS Retirees Recognized at BOE Meeting

The Board of Education (BOE) and Superintendent Monifa B. McKnight recognized the 2023 outstanding class of retirees for their service to the school system and the students of Montgomery County at the July 20, 2023, Board meeting.

The Class of 2023 comprised 548 retirees including 11 administrators, 7 supervisors, 254 teaching professionals, and 276 support professionals. Of the new retirees, 176 served MCPS for 30 or more years and 26 for 40 or more years.

Following the Board meeting, the Employee and Retiree Service Center (ERSC) mailed a retirement certificate to each of the 2023 retirees.

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

Caregiver Support Group Available to MCPS Retirees

Did you know the MCPS Employee Assistance Program (EAP) has a Caregiver Support Group that is available to retirees? The Caregiver Support Group is designed to provide helpful resources and establish connections among the caregivers within our MCPS community. The support group meetings are held virtually on the second Wednesday of every other month. In addition, speaker presentations are held virtually on a monthly basis. Speakers present important educational topics related to caring for a loved one. This group is open to MCPS employees and retirees, and their adult household members. Interested in receiving emails about the Caregiver Support Group? Complete our Google form at: http://bit.ly/EAP23-24.

You also may telephone the EAP at 240-740-6500 or email EAP for more assistance or information regarding these events.
IN MEMORIAM  It is with great sadness that we share the loss of our fellow MCPS retirees. Retirees who passed away between July 1, 2022, and June 30, 2023:

Thomas R. Grant  07/21/2022
Lindy H. Gordon  09/23/2022
Glenda Goldman  12/16/2022
Lauren S. Goldfarb  07/22/2022
Betty L. Gray  02/16/2023
Elizabeth B. Gray  12/23/2022
Heather A. Haas  08/03/2022
Doreen L. Hall  11/23/2022
Gail F. Hamre  10/14/2022
Vasilios J. Hangemanole  07/16/2022
Margaret F. Hansen  05/10/2023
Julia Harris  06/02/2023
William F. Haupman  05/10/2023
Janet E. Heins  02/22/2023
Toni L. Helmick  12/31/2022
Ralph Helms  06/03/2023
William H. Helms  11/19/2022
John F. Henc  12/12/2022
Ann A. Henry  04/28/2023
Mary J. Hess  07/09/2023
Judith A. Heyman  04/13/2023
Warrick S. Hill  08/11/2023
Barbara E. Holbrook  10/03/2022
Stanley J. Holcomb  03/24/2023
Ruth M. Hollins  07/17/2022
Forest L. Hough  02/03/2023
Dolores E. Howard  07/16/2022
Gloria M. Hunter  01/21/2023
Carole S. Hurd  08/28/2022
Gerald W. Hurd  02/09/2023
Richard A. Hyman  04/30/2023
Pat A. Iannone  06/04/2023
Gabriel H. Jacobs  07/25/2022
Don R. James  02/06/2023
Donna J. James  10/17/2022
Valerie F. Jardine  06/16/2023
Ramona C. Jayson  01/04/2023
Lynda B. Jeantheau  08/31/2022
Lillian V. Johnson  12/22/2022
Mary Johnson  12/08/2022
Lizbeth A. Jones  08/25/2022
Olga S. Jones  10/13/2022
Ruth A. Jones  11/02/2022
Carol A. Kail  12/02/2022
Minal N. Kalkar  03/13/2023
Mohamed E. Kamara  05/10/2023
Barbara K. Kanter  11/09/2022
Rosalynd S. Katz  01/24/2023
Kenneth E. Kave  06/15/2023
Carlton J. Kennedy  07/23/2022
Vernon R. Kephart  03/02/2023
Patricia K. Kepplinger  02/28/2023
Muriel I. Killerman  03/27/2023
Jin T. Kim  10/03/2022
Nancy H. Kinsey  11/24/2022
John W. Klein  03/15/2023
Andrea J. Klingensmith  03/15/2023
Barbara L. Kornrich  06/30/2023
Karen L. Kosian  12/14/2022
Patricia D. Kouvaris  08/26/2022
Helen V. Kreis  01/13/2023
Alan S. Krichbaum  01/13/2023
Deborah E. Kronzek  11/20/2022
IN MEMORIAM

It is with great sadness that we share the loss of our fellow MCPS retirees. Retirees who passed away between July 1, 2022, and June 30, 2023:

- Leslie F. Newman, 08/09/2022
- Jo A. Nelson, 01/16/2023
- Nancy V. Siltman, 09/09/2022
- Stanley A. Sirotkin, 06/30/2023
- Patsy L. Smith, 01/30/2023
- Phyllis B. Smolkin, 03/19/2023
- Frederick C. Snyder, 03/30/2023
- Dorothy E. Stewart, 06/27/2023
- Betty M. Stith, 04/14/2023
- Mary M. Suddath, 03/24/2023
- James H. Swartz Jr., 05/06/2023
- Nancy R. Swope, 05/30/2023
- Harry A. Swope Jr., 05/27/2023
- Marilyn M. Task, 10/12/2023
- Tyrone Terry, 03/01/2023
- Jean E. Tetlow, 02/22/2023
- David B. Thomas, 09/03/2023
- Rose M. Thomas, 10/28/2022
- Mary L. Thompson, 07/20/2023
- Lisa M. Thornburg, 07/16/2023
- Carolyn Timmins, 02/19/2023
- Barbara E. Titland, 06/08/2023
- Elsie C. Tobin, 03/11/2023
- Anne E. Trahan, 07/02/2023
- Krista W. Trettin, 07/02/2023
- Gail Trotman, 02/28/2023
- Robert L. Tucker, 09/11/2023
- Barry W. Van Dermark, 10/03/2023
- Gretchen I. Vanpool, 03/26/2023
- Vlada Vernon, 05/25/2023
- Janet K. Volat, 11/06/2022
- Pamela J. Volk, 09/05/2023
- Sandra S. Walker, 12/06/2022
- James J. Wall, 02/15/2023
- Kerry D. Ward, 01/31/2023
- Doris Washington, 10/03/2023
- Dorothy M. Washington, 06/16/2023
- Gayle H. Washington, 03/26/2023
- Celia A. Weakley, 11/24/2022
- Frank S. Weisel, 10/07/2022
- Mark A. Weiser, 06/06/2023
- Mary E. Whalen, 06/16/2023
- Douglas D. Whalen Jr., 02/22/2023
- Janet S. Wharton, 11/18/2022
- Bettye J. Whitney, 06/27/2023
- Claudine Wiley, 07/28/2023
- John W. Wiley, 08/26/2023
- William G. Wiley, 05/03/2023
- William P. Wilhoyte, 06/29/2023
- Mary L. Williams, 05/21/2023
- Richard N. Williams, 04/04/2023
- Rosaleigh D. Williams, 08/07/2022
- Marie J. Wilpan, 02/02/2023
- Margaret Wilson, 12/08/2022
- Dennis K. Wood Sr., 07/23/2023
- Albin S. Wozniak, 07/21/2023
- Amanda J. Yannes, 07/20/2023
- Charles E. Yaus, 02/26/2023
- Josephine C. Youm, 01/16/2023
- Elinor Zevin, 12/06/2022
- Juliana Ziorklui, 01/02/2023

Retirees who passed away between July 1, 2022, and June 30, 2023:
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), 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 UPDATE OR 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 VIII of this form.

TO UPDATE OR CHANGE YOUR 403(B) OR 457(B) PLAN BENEFICIARIES WITH FIDELITY—

- Scroll down and, under Make Updates to My Account, click Update My Beneficiary.
- Follow the online instructions.

TO UPDATE OR CHANGE YOUR 403(B) OR 457(B) PLAN BENEFICIARIES WITH ANOTHER VENDOR—

- Contact your vendor. Forms must be submitted directly to your vendor.

TO UPDATE OR CHANGE YOUR PENSION PLAN BENEFICIARIES—

- MCPS Core and/or Supplement pension plans—
  - Submit MCPS Form 455-5, MCPS Core and/or Supplemental Pension Plans Designation of Beneficiary/Beneficiaries, to ERSC. Under plan rules, a beneficiary change is not permitted if you elected MCPS payment options C or D at retirement. These options pay a continuing monthly benefit to the designated sole survivor in the event of the retiree’s death.
  - The form is available at [www.montgomeryschoolsmd.org/departments/forms/pdf/455-5.pdf](http://www.montgomeryschoolsmd.org/departments/forms/pdf/455-5.pdf)
- State Retirement and Pension System of Maryland—
  - Retirees should log in to mySRPS at [https://sra.maryland.gov/](https://sra.maryland.gov/) or contact the Maryland State Retirement Agency directly.

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 can update other personal information using Form 445-1B, including your date of birth, name, Social Security number, phone number, and email address. MCPS encourages you to provide your email address to help us reach you more easily.

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 links to the necessary forms. From the ERSC website, click on Forms under Retirees: Most Requested. Links to MCPS Form 455-1B and the Maryland address change form are under Personal Information.

Finally, you also should update your address with Aetna, Inc. The company 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.
MEDICARE AND MCPS SUPPLEMENTAL PLANS: Which Plan is Best for You?

When an MCPS retiree and/or their dependent becomes Medicare-eligible, their MCPS-provided health plan may be impacted. Under Medicare—
- Retirees are no longer eligible to be enrolled in the Cigna Open Access Plus (OAP) (POS) plan. This plan is not compatible with Medicare.
- If no elections are made by the Medicare effective date, retirees are placed in the default Indemnity Medicare Supplemental plan.
- Retirees and dependents must be enrolled in the same policy once eligible for Medicare.

Once you or your spouse become Medicare-eligible, you may find it difficult to decide which MCPS medical plan is best for your situation. The information below is intended to assist you in making this important decision:

**Single Medicare Coverage—Only the retiree is enrolled in MCPS benefits.**
If only the retiree is to be covered, enroll in the Indemnity Medicare Supplemental plan. It has the lowest monthly premium for the supplemental plan.

**Two-party Medicare Coverage—Both the retiree and their dependent are enrolled in MCPS benefits.**
Enroll in the Indemnity Medicare Supplemental plan, which covers the retiree and their dependent. It has the lowest monthly premium for the supplemental plan.

**Two-party Split Family Coverage (one Medicare-eligible and one non-Medicare-eligible)—Both the retiree and their dependent are enrolled in MCPS benefits.**
If the retiree OR the dependent are Medicare-eligible, elect to enroll in the Cigna Open Access Plan In-Network (OAPIN) plan. This coverage will apply as an in-network (low out-of-pocket cost) benefit for the non-Medicare individual as well as a Medicare supplemental plan for the Medicare-eligible individual. It has the lowest monthly premium for primary coverage of both individuals.
- If you are enrolled in the Cigna Open Access Plus (OAP) (POS) plan and do not complete MCPS Form 455-22, Retiree Benefit Plan Enrollment, to elect to enroll in the Cigna OAPIN (HMO) plan once eligible for Medicare, you will automatically be enrolled in the Indemnity Medicare Supplemental plan, which will mean higher out-of-pocket costs for the non-Medicare individual.
- Please see pages 19-21 of the Retiree Benefit Summary, to review related benefit charts. Page 19 lists coverage under the Indemnity Medicare Supplemental plan for the non-Medicare individual and pages 20 and 21 show coverages for the Medicare individual. You can compare these with the OAPIN (HMO) plan on page 17.

### BENEFIT FAIRS

<table>
<thead>
<tr>
<th>DATE/TIME</th>
<th>BENEFIT FAIR LOCATIONS</th>
</tr>
</thead>
</table>
| 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 |

### WEBINARS

<table>
<thead>
<tr>
<th>DATE/TIME</th>
<th>BENEFIT OPTIONS/VENDORS</th>
</tr>
</thead>
<tbody>
<tr>
<td>MONDAY October 16, 2023 4:00–6:00 p.m.</td>
<td>Kaiser Permanente HMO medical and prescription plans for Medicare Advantage and non-Medicare-eligible retirees</td>
</tr>
<tr>
<td>TUESDAY October 17, 2023 4:00–6:00 p.m.</td>
<td>Cigna POS, HMO, Indemnity/Medicare Supplement medical plans</td>
</tr>
<tr>
<td>THURSDAY October 19, 2023 4:00–6:00 p.m.</td>
<td>CVS/Caremark and SilverScript prescription drug plans</td>
</tr>
<tr>
<td>FRIDAY October 20, 2023 4:00–6:00 p.m.</td>
<td>CareFirst BlueChoice Dental and Aetna DMO plans; CareFirst Vision (Davis Vision) plan</td>
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</tbody>
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Montgomery County Public Schools 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, scroll down to MCPSRA-MRSPA Membership Information, and click on the Membership Application and Brochure link.