



# Retiring Times

New Directions for MCPS Retirees

VOLUME 7 • NUMBER 1

OPEN ENROLLMENT 2010

## Retiree Open Enrollment Announcement

Montgomery County Public Schools (MCPS) will be conducting the annual Retiree Benefit Plan open enrollment, beginning Monday, April 26, and continuing through Friday, May 14, 2010.

During open enrollment you will have the opportunity to make changes to your medical, dental, vision, and prescription plan options; drop coverage; or, under certain circumstances, add coverage that was previously dropped.

In mid-April, the Employee and Retiree Service Center (ERSC) will forward detailed information to all retirees participating in MCPS benefits. If you

currently have benefits with MCPS and do not receive an enrollment booklet by the end of April, please call ERSC at 301-517-8100.

The enrollment booklet will be available online at [www.montgomeryschoolsmd.org/departments/ersc](http://www.montgomeryschoolsmd.org/departments/ersc).

The mailing will include benefit comparison charts, rate information, and an enrollment form to make changes to your current level of benefits.

You will have the opportunity to discuss your open enrollment options with benefit program vendors and ERSC staff at three health fairs held during April and May.

Representatives from ERSC and benefit plan vendors will be available to answer your questions, and vendors will provide health-related activities.

**OPEN  
ENROLLMENT  
Monday, April 26  
through Friday,  
May 14, 2010**

HEALTH FAIR DATES	LOCATIONS	TIMES
Tuesday, April 27, 2010	Julius West MS 651 Great Falls Road Rockville, MD 20850	3:00–5:00 p.m.
Tuesday, May 4, 2010	CESC Auditorium 850 Hungerford Drive Rockville, MD 20850	9:30–11:30 a.m.
Tuesday, May 11, 2010	Julius West MS 651 Great Falls Road Rockville, MD 20850	3:00–5:00 p.m.

Please check the ERSC website at [www.montgomeryschoolsmd.org/departments/ersc](http://www.montgomeryschoolsmd.org/departments/ersc) for up-to-date information throughout open enrollment.

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## Retiring Times

### Making Changes to Your Benefits

Open enrollment is the time to make changes to your retiree benefits. You can submit a signed enrollment form (MCPS Form 455-22: *Retiree Benefit Plan Enrollment*) in any one of the following ways:

- Fax your form to ERSC at 301-279-3642 or 301-279-3651
- Mail or bring your form to ERSC at 7361 Calhoun Pl., Suite 190, Rockville, MD 20855
- E-mail an electronically signed form or a form that you have signed and scanned to [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org)

Some tips on submitting changes:

Please do	Please do not
<p><b>Keep your sent e-mail or fax confirmation.</b> Please verify on your sent e-mail or fax confirmation that your materials were successfully transmitted. This is your receipt that ERSC has received your form.</p>	<p><b>Call or e-mail ERSC for confirmation of receipt of your form.</b></p>
<p><b>Sign both pages of your form.</b></p>	<p><b>Forget to sign both pages of your form.</b> Forms without signatures are returned and it is up to you to resubmit your signed form before the open enrollment deadline.</p>
<p><b>Submit both pages of your form in one fax or e-mail.</b> This will help ensure the accuracy and speediness of your changes.</p>	<p><b>Send multiple e-mails or faxes.</b> ERSC receives many forms during annual open enrollment; if your forms are separated, ERSC staff is unable to attribute your changes to you.</p>
<p><b>Confirm your changes on your benefits confirmation.</b> Benefits confirmations are sent twice weekly during open enrollment. After ERSC has processed your changes, you will receive a confirmation in the mail. Please check your confirmation to ensure that your changes have been made correctly.</p>	<p><b>Submit your form in more than one way.</b> For example, do not mail your form after you have faxed or e-mailed it. Submitting forms in more than one way delays the processing of your changes.</p>
<p><b>Keep a copy of your form for your records.</b></p>	

### Turning 65? Don't Forget to Enroll in Medicare!

If you are enrolled in the MCPS Retiree Benefit Plan and wish to remain enrolled, you must also enroll in Medicare Parts A and B when you first become eligible. You become eligible for Medicare when you turn 65 years of age or if you begin receiving disability benefits from the Social Security Administration and are beginning the 25th month of entitlement. Your MCPS health benefits are secondary supplemental benefits to your Medicare coverage.

You must begin the Medicare enrollment process three months prior to your 65th birthday. To begin the Medicare enrollment process, call the Social Security Administration at 1-800-772-1213.

To ensure that your MCPS supplemental health benefits continue uninterrupted, you must send a copy of your Medicare card to ERSC at least 30 days prior to your 65th birthday. This allows time to update your records and make certain that there is no lapse in your MCPS-provided supplemental medical coverage. For more information on Medicare and your MCPS benefits plan, please see the *2010 Retiree Benefit Summary*, available on the ERSC website.

## Achieving or Maintaining a Healthy Weight

In the previous issue, we presented the United States Department of Agriculture's (USDA) five steps to achieving or maintaining a healthy weight (available at [www.mypyramid.gov/STEPS/stepstohealthierweight.html](http://www.mypyramid.gov/STEPS/stepstohealthierweight.html).) In that issue, we discussed three of these steps and offered tips to get you started with achieving or maintaining a healthy weight. In this issue, we'll discuss the USDA's recommendations for healthy eating.

### Learn What to Eat from Each Food Group

Choosing a physical activity that you enjoy or tracking your activity and food intake may not be very complicated. Knowing what to eat, however, seems to increase in complexity with each new best-seller or news report on the topic.

To help us all make sense of exactly what "healthy eating" means, the USDA offers food pyramid guidelines. The food pyramid is a visual graphic to represent approximately how much of your diet should be composed of the six different food groups: grains,

vegetables, fruit, milk, meat and beans, and oils.

Eating foods sampled from across these groups is a good start to a "healthy diet." But knowing which foods are better than others will take you even further in your journey to achieve or maintain a healthy weight.

The chart below offers USDA recommendations for each food group that will help you structure a diet to reach or achieve your goals.

<b>Grains</b>	<ul style="list-style-type: none"> <li>• Look for "whole" before the grain name on the list of ingredients.</li> <li>• Eat at least 3 ounces of whole grain bread, cereal, crackers, rice, or pasta every day.</li> </ul>
<b>Vegetables</b>	<ul style="list-style-type: none"> <li>• Vary your vegetables</li> <li>• Eat more dark green vegetables</li> <li>• Eat more orange vegetables</li> <li>• Eat more dry beans and peas</li> </ul>
<b>Fruits</b>	<ul style="list-style-type: none"> <li>• Eat a variety of fruit</li> <li>• Choose fresh, frozen, canned, or dried fruit</li> <li>• Go easy on fruit juices</li> </ul>
<b>Oils</b>	<ul style="list-style-type: none"> <li>• Make most of your fat source from fish, nuts, and vegetable oils</li> <li>• Limit solid fats like butter, stick margarine, shortening, and lard</li> </ul>
<b>Milk</b>	<ul style="list-style-type: none"> <li>• Go low-fat or fat-free</li> <li>• If you don't or can't consume milk, choose lactose-free products or other calcium sources</li> </ul>
<b>Meat &amp; Beans</b>	<ul style="list-style-type: none"> <li>• Choose low-fat or lean meats and poultry</li> <li>• Bake it, broil it, or grill it</li> <li>• Vary your choices—with more fish, beans, peas, nuts, and seeds</li> </ul>



The USDA website offers a wealth of healthy-eating information. You can also use the MyPyramid Plan to create a personalized food plan that will help you reach your goals of maintaining or achieving a healthy weight. Visit [www.mypyramid.gov/index.html](http://www.mypyramid.gov/index.html).

Information taken from [www.mypyramid.gov/STEPS/whatshouldyoueat.html](http://www.mypyramid.gov/STEPS/whatshouldyoueat.html).

## Retiring Times

News from the Employee and Retiree Service Center

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Employee and  
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**OPEN ENROLLMENT  
DATES FOR 2010  
MONDAY, APRIL 26  
THROUGH  
FRIDAY, MAY 14**

Published by the Office of Communications and Family Outreach for the Employee and Retiree Service Center (ERSC)  
1679.10 • EDITORIAL, GRAPHICS & PUBLISHING SERVICES • 9600 • 3.10



Montgomery County Public Schools  
Employee and Retiree Service Center (ERSC)  
850 Hungerford Drive  
Rockville, Maryland 20850

Nonprofit Org.  
U.S. Postage  
PAID  
Rockville, MD  
Permit No. 201