Retiree Open Enrollment to Be Held
OCTOBER 7–NOVEMBER 1, 2019

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 7 through November 1, 2019. 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.

During Open Enrollment, you must attest to your 2019 tobacco-use status if you are covered by an MCPS medical plan and are not yet eligible for Medicare. If you are married, you also must attest to your spouse’s 2019 tobacco-use status if he/she is covered under your medical plan and is ineligible for Medicare. This means that even if you are Medicare-eligible, you will need to attest to your covered, Medicare-ineligible spouse’s 2019 tobacco use.

There will be no changes to insurance plan vendors for 2020. The Employee and Retiree Service Center (ERSC) will mail the 2020 Retiree Benefit Summary with detailed information to retirees the last week of September. The mailing will include benefit comparison charts, rate information, and an enrollment form to make changes to your current benefits. The

continued on page 8
H ave you taken the [Wellness] Initiative for 2020?

A re You and/or Your Spouse Not Covered by Medicare? Be Sure to Make Your 2019 Tobacco Attestation During Open Enrollment

During Open Enrollment each fall, Montgomery County Public Schools (MCPS) requires you to attest to your and/or your spouse’s tobacco-use status if—

- you, or you and your spouse, are covered by an MCPS-provided medical plan, AND
- one or both of you are not yet eligible for Medicare.

This means that some covered Medicare-eligible retirees will need to make a tobacco attestation. That’s because retirees need to attest to their covered spouses’ tobacco use if their spouses are ineligible for Medicare. If both you and your spouse are Medicare-eligible, you do NOT need to attest. See the chart on this page to help you determine whether or not you will need to attest. If you do, keep reading to find out how to do it.

If you and your spouse were tobacco free in 2019, you will avoid a 3 percent surcharge to your total health insurance costs (medical, prescription, dental, and vision plans) in 2020 by attesting. To make your attestation(s), between October 7, 2019, and November 1, 2019, visit www.montgomeryschoolsmd.org/departments/ersc/ and click Tobacco attestation, which you will find under Retirees/Most Requested. Complete and submit the online form.

If either of you use tobacco, consider quitting. 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, 2019, and do not use tobacco in 2020, you will avoid the surcharge altogether in 2021. Refunds will not be issued to non-tobacco-users who do not attest during Open Enrollment.

C omplete Your Biometric Health Screening and Health Risk Assessment by October 4, 2019

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 2020 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 2020, you have until October 4, 2019, 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, 2020. 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, 2020.

- You must complete a biometric health screening and health-risk assessment each year to maintain the rate reductions.
- To reap the program benefits in 2021, you will have between October 7, 2019, and October 2, 2020, to complete your screening and assessment.

L earn More

Review the 2020 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 and avoid the tobacco surcharge in 2021.

<table>
<thead>
<tr>
<th>Tobacco-use Attestation Requirements for MCPS Retirees and Their Spouses Who Are Covered by an MCPS-provided Medical Plan*</th>
<th>Will You Need to Attest?</th>
</tr>
</thead>
<tbody>
<tr>
<td>RETIREE: Medicare-eligible</td>
<td>NO</td>
</tr>
<tr>
<td>SPOUSE: Medicare-eligible</td>
<td></td>
</tr>
<tr>
<td>RETIREE: NOT Medicare-eligible</td>
<td>YES, for both you and your spouse</td>
</tr>
<tr>
<td>SPOUSE: NOT Medicare-eligible</td>
<td></td>
</tr>
<tr>
<td>RETIREE: Medicare-eligible</td>
<td>YES, for your spouse only</td>
</tr>
<tr>
<td>SPOUSE: NOT Medicare-eligible</td>
<td></td>
</tr>
<tr>
<td>RETIREE: NOT Medicare-eligible</td>
<td>YES, for you only</td>
</tr>
<tr>
<td>SPOUSE: Medicare-eligible</td>
<td></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.
NEED HELP to Quit Smoking? Here’s an Incentive

Quit for Good is a free, course-based tobacco cessation program offered to all MCPS retirees and their spouses. The program consists of weekly classes led by a nurse practitioner. By completing Quit for Good, you can avoid paying the tobacco-user surcharge. To qualify, sign up and attend each Quit for Good class in its entirety.

MCPS will waive the surcharge for the following calendar year if you complete the program between September and December of each year. If you complete it between January and May of any year, MCPS will waive the tobacco-user surcharge and refund any surcharge paid during that year. Learn more at www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/.

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 a Primary Beneficiary or Add a Contingent Beneficiary, depending on your needs.
  - Click Edit to indicate your marital status.
  - Enter your beneficiary and provide additional information as requested.
  - Click Save for each beneficiary added or Cancel if you change your mind.
  - Click Save All.

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.
  - The form is available at www.sra.state.md.us/sites/main/files/file-attachments/form_4.pdf

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

Dental and Vision Insurance Coverage for Dependents EXTENDED TO AGE 24

Dependents of MCPS retirees now remain eligible for MCPS-provided dental and vision insurance coverage until the end of the month in which they reach 24 years of age. Previously, dependents remained eligible for coverage in these plans until September 30 following their 23rd birthday. The policy change has extended the length of coverage for all dependents.
IN MEMORIAM

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

Bettie J. Abbott 8/16/18
Pat D. Abrunzo 10/1/18
Paul D. Adams 10/30/18
Juan R. Ahumada 1/25/19
Diane F. Albertini 11/17/18
Edward W. Allen Sr. 8/22/18
Jose F. Alonso 8/9/18
Irmaj J. Alperin 12/16/18
Shirley Alperin 4/18/19
Doris C. Anderson 8/20/18
Jose J. Aponte 8/7/18
Melville R. Armstrong Jr. 12/6/18
Therese P Arntz 8/13/18
Baaba E. Assiaw-Dufu 4/2/19
Mary Lee Au 2/26/19
Carolyn B. Aument 12/15/18
Dorothy E. Avin 3/3/19
Carolyn B. Aument 12/15/18
Mary Lee Au 2/26/19
Carolyn B. Aument 12/15/18
Baaba E. Assiaw-Dufu 4/2/19
IN MEMORIAM

It is with great sadness that we share the loss of our fellow MCPS retirees. Retirees who passed away between July 1, 2018, and June 30, 2019:

~ NEWS FROM ERSC ~

Ruth E. Murray 2/4/19
Mary J. Murray 4/17/19
Ruth E. Murray 2/4/19

Carl E. Nelson 7/9/18
Phuoc B. Nguyen 2/18/19
Ronna D. Nicholson 2/19/19
Ethel V. Noland 8/7/18
Emily S. Noto 12/10/18
Mary A. Nuse 6/24/19
Anne S. Omland 1/17/19
Mildred B. Onley 7/30/18
Patricia A. Oppert 5/11/19
Catherine M. Owen 11/21/18
Carole A. Owens 2/9/19
Kathy A. Palmer 8/22/18
Philip K. Park 6/12/19
Lois P. Parker 8/29/19
James Patterson 4/10/19
Catherine R. Peake 4/22/19
Nathan P. Pearson 9/24/18
Eva Pelnik 12/20/18
Elizabeth J. Peters 1/4/19
Marilyn M. Petersen 1/6/19
Peter Petrossian 9/16/18
Nathaniel Phifer 7/21/18
Ellairee Philippen 7/6/18
Sarah Poling 2/9/19
John E. Poole Jr. 3/1/19
Marthann Powell 6/20/19
Tasiana Powell 12/19/18
Barbara J. Powers 2/7/19
Michael R. Powers 6/25/19
Priscilla B. Powery 10/3/18
Joyce A. Pratt 3/10/19
William Preston 1/11/19
Albert R. Procopio 11/8/18
Flora E. Proctor 5/21/19
Pamela A. Prue 12/21/18
John H. Quick 3/26/19
Harry D. Randall 5/1/19
John L. Randall 2/12/19
Jane E. Rankin 11/5/18
Judith A. Ratcliff 4/5/19
Claudia L. Rathbone 7/2/18
Jean Reddick 10/10/18
Pauline E. Reece 11/26/18
Patricia A. Rhinecker 3/16/19
Charlene Z. Rivlin 9/23/18
David J. Roberts 11/15/18
Dennis E. Roberts 9/21/18
Stephen Rohr 2/18/19
Marlene E. Ross 2/18/19
James R. Royster 7/9/18
Richard I. Rubinstein 5/29/19
Rosemary R. Ruffieux-Harger 9/15/18
Joseph M. Ruyter 8/26/18
Brunilda E. Scarpelli 1/14/19
Kenneth R. Schaeffer 1/19/19
Marion Scott 2/17/19
Jacqueline J. Sein 6/5/19
Margaret Shaw 6/26/19
John K. Shipley 4/28/19
Ann E. Small 8/30/18
Charlotte M. Smith 8/6/18
George Snyder Jr. 9/28/18
Shokat Sobhi 10/19/18
Joanne Solomon 2/20/19
Evelyn G. Spaid 2/5/19
Jean L. Spickler 4/7/19
William F. Spillane 11/4/19
Douglas J. Steel 12/10/18
Paula Stephan 1/31/19
John Stephens 11/18/18
Helen M. Strang 1/28/19
Christa J. Stuart 10/27/18
Joyce L. Stuart 5/23/19
Betsy H. Sutherland 2/1/19
Mary B. Talamo 11/9/18
Terry J. Testa 3/9/19
Betty A. Thacker 9/25/18
Ann E. Thomas 1/31/19
James S. Thomas 9/2/18
Barbara L. Thompson 1/19/19
Felonia C. Tompros 6/11/19
Paula K. Triantis-Strarrer 6/16/19
Russell H. Turner 1/18/19
David G. Vater 2/13/19
James R. Vargo 6/27/19
Juan R. Villarroel 6/11/19
Florence B. Walleigh 1/9/19
John C. Walter 5/5/19
Norma J. Ward 12/6/18
Tonisa A. Ward 1/4/19
Donald B. Watkins 3/7/19
Carolyn L. Waugh 2/28/19
Patricia R. Weaver 1/24/19
Karin J. Westcoat 6/26/19
Susie S. Westry 12/3/18
Cheryl C. White 12/4/18
John L. White 10/9/18
Joan M. Wilkins 5/19/19
Frank B. Wilkinson 4/24/19
Annie P. Williams 2/3/19
George C. Williams 12/5/18
John A. Williams 2/11/19
Cleveland E. Williams Jr. 4/9/19
Bernard C. Willis 8/4/18
Roosevelt Witherspoon 8/2/18
Richard C. Wood 7/9/18
Estelle G. Woodcock 2/5/19
Charles K. Worsley 4/20/19
Roosevelt Witherspoon 8/2/18
Joel C. Wright 2/5/19
Bruce W. Wynkoop 1/3/19
Helen W. Yomans 8/7/18
Iris J. Young 12/27/18
Margaret Zierdt 2/4/19
David M. Zuy 5/13/19

Retirees who passed away between July 1, 2018, and June 30, 2019:

Patricia K. Lane 4/12/19
Vernard O. Lane 7/9/18
Robert L. Lawrenz 3/23/19
Barbara B. LeBaron 10/4/18
Lawrence A. Lee 4/24/19
Martha J. LeFebvre 9/30/18
Norman N. Legg 8/15/18
Russell O. Leigh III 2/11/19
Ursula A. Lenansk 12/3/18
Leonard R. Leonard Jr. 12/29/18
Alessandra L. Levenbook 2/12/19
Anna M. Lippy 8/21/18
James W. Little 11/17/18
Linda L. Lockhart 7/16/18
Marvin E. Loewy 2/10/19
John P. Logun 1/12/19
Michael V. Loving 11/10/18
Norman E. Lowe 4/19/19
Janice E. Maguire 9/21/18
Doris B. Maloney 1/3/19
Michael D. Mangum 9/30/18
Donna L. Marchick 2/6/19
Maybelle D. Markwardt 9/12/18
Mary R. Marco 2/17/19
Karen J. Markle 4/9/19
John C. Marshall 5/27/19
Joseph I. Marshall 5/15/19
Dorothy M. Martin 2/3/19
Lois A. Martin 10/8/18
Maria E. Marttila 10/16/18
Shirley M. Mather 9/7/18
Glenda P. Matthews 7/31/18
Sheila A. McGee 2/23/19
Ronald E. McGrew 2/11/19
Julia C. McQueen 8/29/18
Mildred C. McVicker 12/14/18
Bertha Meister 8/14/18
Robert Meister 1/11/19
Mary L. Melvin 9/16/18
Herman R. Menzer Jr. 2/16/19
William E. Merson 7/23/18
Naomi R. Mezbih 3/31/19
Richard J. Michaux 1/20/19
Mariani E. Milanese 11/27/18
Robert A. Miller 3/2/19
Julia K. Mills 7/5/18
Jessica M. Milor 11/1/18
William J. Mitchell 10/5/18
William D. Monie Jr. 5/19/19
Charlie L. Montgomery 1/9/19
Thomas Moody 1/1/19
Robert H. Moore 5/11/19
June K. Morgenstern 3/21/19
Susan M. Morton 12/22/18
Mary C. Mullis 4/5/19
Willie L. Mungo 3/2/19
Anne M. Murphy 7/4/18
Mary J. Murray 4/17/19
Ruth E. Murray 2/4/19

Retiring Times ~ NEWS FROM ERSC ~
MCPS Celebrates Retiree Class of 2019 at RETIREMENT RECEPTION

MORE THAN 147 RETIREES from the Class of 2019 attended the annual Retirement Reception on June 6, 2019. 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 2019 comprised 650 retirees with a combined 16,083 years of service. Of the new retirees, 210 served MCPS for 30 or more years and 35 for 40 or more years.

Retirees were congratulated with remarks from Dr. Jack R. Smith, superintendent of schools; Mrs. Shebra L. Evans, president of the Montgomery County Board of Education; and Dr. Carol M. Dahlberg, president of the MCPS Retirees Association. 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. 

MCPS wishes all of our retirees the best as they move forward into new endeavors.
MAKE 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 1, 2019. 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 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 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 1, 2019, 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 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.

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

**Maryland State Retirement and Pension System COLA**

On July 1, 2019, 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 2.443 percent. Retirees will receive the full COLA of 2.443 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 is 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, 2020, should be available in November 2019.
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.

Currently, the organization has more than 2,500 members, but is looking for more! Interested in joining? Visit [www.montgomeryschoolsmd.org/Departments/MCPSRA](http://www.montgomeryschoolsmd.org/Departments/MCPSRA), scroll down to the bottom of the page, and click To become a member download MCPSRA-MRSPA Membership brochure.

Open Enrollment ... continued from page 1

summary also will be available online at [www.montgomeryschoolsmd.org/Departments/ERSC/Retirees/Benefits/Open-Enrollment.aspx](http://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 for 2020.

You will have the opportunity to discuss your Open Enrollment options with benefit plan vendors and ERSC staff at one of four Open Enrollment Benefit Fairs (see chart on page 1 for details). Representatives from ERSC and benefit plan vendors will be available to answer your questions and vendors will offer health-related activities.