



# Retiring Times

New Directions for MCPS Retirees

VOLUME 9 • NUMBER 1

SPRING 2012

## RETIREE OPEN ENROLLMENT Begins April 16

### MONTGOMERY COUNTY PUBLIC SCHOOLS (MCPS)

will be conducting the annual retiree benefits Open Enrollment beginning April 16, 2012, and continuing through May 18, 2012.

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 was previously dropped.

The Employee and Retiree Service Center (ERSC) will mail a *Retiree Benefit Summary* with detailed information to all retirees currently participating in MCPS benefits. The mailing will include benefit comparison charts, rate information, and an enrollment form to

HEALTH FAIRS		
DATES	LOCATION	TIME
Tuesday April 24, 2012	Julius West Middle School 651 Great Falls Road Rockville, MD 20850	3:00–5:30 p.m.
Tuesday May 15, 2012	Julius West Middle School 651 Great Falls Road Rockville, MD 20850	3:00–5:30 p.m.

make changes to your current benefits. The summary also will be available online at [www.montgomeryschoolsmd.org/departments/ersc/retirees/](http://www.montgomeryschoolsmd.org/departments/ersc/retirees/). Be sure to read the benefit summary you receive, as it contains important details about all of your retiree benefit options, including changes to your benefits that will be effective July 1, 2012.

You will have the opportunity to discuss your Open Enrollment options with benefit program vendors and ERSC staff at two health fairs—one held in April and the other in May. Representatives from ERSC and benefit plan vendors will be available to answer your questions and vendors will provide health-related activities. ■

### How can we help you?

The Employee and Retiree Service Center (ERSC) strives to help you stay informed about your benefits. Our retiree website was designed to make it easy for you to find everything you need.

Visit our retiree website at [www.montgomeryschoolsmd.org/departments/ersc/retirees](http://www.montgomeryschoolsmd.org/departments/ersc/retirees).

**STILL HAVE QUESTIONS?** We are here to help! Call ERSC at 301-517-8100, Monday–Friday, from 8:00 a.m.–4:30 p.m. Those who try to reach us mornings between 8:00–9:30 a.m. and afternoons between 3:30–4:30 p.m. will experience the shortest wait time. ■

### IN THIS ISSUE:

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## Making Changes to Your Benefits

**OPEN ENROLLMENT** is the time to make changes to your retiree benefits. To make a change, you must submit MCPS Form 455-22: *Retiree Benefit Plan Enrollment* to the Employee and Retiree Service Center by Friday, May 18, 2012. You can 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](mailto:ERSC@mcpsmd.org)
- **FAX** your signed form to ERSC at 301-279-3642 or 301-279-3651



### SOME TIPS on submitting changes:

+	PLEASE DO	×	PLEASE DO NOT
+	Keep your sent e-mail or fax confirmation. Please verify on your sent e-mail or fax confirmation that your materials were transmitted successfully. This is your receipt that ERSC has received your form.	×	Call or e-mail ERSC for confirmation of receipt of your form.
+	Plan ahead when faxing your benefit enrollment forms.	×	Plan on faxing your forms during the final 24 hours of Open Enrollment, when fax traffic is heaviest.
+	Sign both pages of your benefit enrollment form.	×	Forget to sign both pages of your enrollment form. Forms without signatures are returned and it is up to you to resubmit your signed form before the Open Enrollment deadline of May 18, 2012.
+	Submit all pages of your enrollment form and supporting documentation in one fax or e-mail. This will help ensure the accuracy and speediness of your changes.	×	Send multiple e-mails or faxes. ERSC receives many forms during Open Enrollment; if your form and documentation are separated, ERSC staff is unable to attribute your changes to you.
+	Confirm your changes on your benefits confirmation. After ERSC has processed your changes, you will receive a benefits confirmation mailed to your home address. Benefits confirmations are sent twice weekly during Open Enrollment. Please check your confirmation to ensure that your changes have been made correctly.	×	Submit your form in more than one way. For example, do not mail your form after you have faxed or e-mailed it. Submitting your form in more than one way delays the processing of your changes.
+	Keep a copy of your forms for your records.	×	Forget to keep a copy of your forms.

## Update Personal Information NOW

**ARE YOU PLANNING A MOVE?** Make sure to update your address with the Employee and Retiree Service Center (ERSC) by submitting MCPS Form 445-1: *Change in Personal Information*. This will ensure that you receive all important retiree information, including all issues of *Retiring Times* and important annual Open Enrollment information. You also will need to update your address with the Maryland State Retirement Agency. Visit the ERSC Retiree Forms webpage, where you will find links to all the necessary

forms listed under “Personal Information.”

### How to find your forms:

- Go to the ERSC website and click on “Retirees.”
- Then click on “Forms.”
- Navigate to the section that says “Personal Information.”

Finally, you also should update your address with Aetna, Inc. Aetna requests that you send updated information in writing to **Aetna, Inc.,  
Large Case Pension, RS2A  
151 Farmington Ave.  
Hartford, CT 06156**

Do you know fellow retirees who do not receive this issue? Encourage them to update their address and contact information, too! By working together, we can make sure everyone receives important benefits information. ■

### **DON'T FORGET:**

### **ERSC Now Located on Gude Drive**

In October 2011, the Employee and Retiree Service Center (ERSC) relocated to 45 West Gude Drive, Suite 1200, Rockville, MD 20850. Please keep our new address in mind if you need to visit us to submit Open Enrollment forms or for other assistance. ■

## Seniors and Seasonal Allergies

**CAN YOU HEAR THEM**—the approximately 35 million Americans sneezing, coughing, and sniffing their way through spring? This is the number of people the American Academy of Allergy Asthma & Immunology

(AAAAI) estimates to suffer from seasonal allergies. But treating allergies is not always simple. It can be difficult to tell whether your symptoms are caused by allergies or a common cold, or to know the best type of treatment for you.

### **HOW CAN YOU TELL—A Cold or Allergies?**

#### **COLD AND ALLERGY SYMPTOMS TEND TO OVERLAP.**

Here are some ways to tell the difference:

- Colds do not last longer than 14 days. If you still have symptoms after two weeks, these may be allergy symptoms.
- Cold symptoms appear one at a time; allergy symptoms appear all at once.
- Sneezing is more common with allergies.
- Colds are more prevalent in the winter, while allergies are more common in the spring through the fall while plants are pollinating.
- A cold may be associated with a fever, fatigue, and body aches.
- With a cold, you will have a yellowish nasal discharge. With allergies, you generally have a clear, watery nasal discharge.
- Rarely with a cold will you have itchy or watery eyes. This is a very common symptom for allergy sufferers.

### **Fighting Seasonal Allergies**

In older adults, treating seasonal allergies may be complicated by your medical history or other medications you are already taking, so consult your physician for the best course of action.

Until you talk to your doctor, you can take the offensive by minimizing your exposure to allergy triggers. Visit the AAAAI website for tips and treatment options at [www.aaaai.org](http://www.aaaai.org).

When you talk to your physician, make sure to let him or her know about existing medications and steps you already have taken to combat your allergies. Together, you and your physician can ensure that you feel better about the annual change in seasons; and you can associate spring with more than sneezing. ■

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 Employee and Retiree Service Center (ERSC)  
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## Retiring Times

### Changes to CVS Caremark Prescription Plan

This Open Enrollment, there are changes in the way the CVS Caremark prescription plan handles coverage for some drugs. Affected drugs include those used for treating illness such as multiple sclerosis, allergic asthma, high blood pressure, high cholesterol, and others as well. New policies include specialty drug coverage and generic drug step therapy. Be sure to pay close attention to the 2012 Retiree Benefit Summary and the 2012 Retiree Open Enrollment Memorandum for more information. Both items are available on the ERSC website at [www.montgomeryschoolsmd.org/departments/ersc/retirees](http://www.montgomeryschoolsmd.org/departments/ersc/retirees).

In addition, specialists in MCPS benefits and the Caremark prescription plan will present information about the changes and will answer retirees' questions during the following informational meetings:

DATES	LOCATIONS	TIMES
Wednesday April 18	Carver Educational Services Center Auditorium 850 Hungerford Drive Rockville, MD 20850	10:00 a.m.-12:00 noon
Monday April 30	Carver Educational Services Center Auditorium 850 Hungerford Drive Rockville, MD 20850	10:00 a.m.-12:00 noon

## Retiring Times

News from the Employee and Retiree Service Center

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Employee and  
 Retiree Service  
 Center

