



Retiring Times



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SPRING

■ Montgomery County Public Schools ■ Rockville, Maryland ■

Retiree Open Enrollment

BEGINS APRIL 15

Montgomery County Public Schools (MCPS) will be conducting the annual retiree benefits Open Enrollment beginning April 15, 2013, and continuing through May 17, 2013.

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.

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 make changes

Health Fairs

DATES	LOCATION	TIME
Tuesday, April 30, 2013	Julius West Middle School 651 Great Falls Road Rockville, MD 20850	3:00–5:30 p.m.
Tuesday, May 14, 2013	Julius West Middle School 651 Great Falls Road Rockville, MD 20850	3:00–5:30 p.m.

to your current benefits. The summary also will be available online at 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, 2013.

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.

Still have questions? We are here to help! Call ERSC at 301-517-8100, Monday–Friday, 8:00 a.m.–4:15 p.m. Those who try to reach us between 8:00–9:30 a.m. and 3:30–4:15 p.m. will experience the shortest wait time. ■

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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 (ERSC) by Friday, May 17, 2013. 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
- **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 17, 2013.
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. ■

DID YOU KNOW?

WHEN YOU RETIRE, Medicare Becomes an Important Part of Your MCPS-sponsored Retiree Medical and Prescription Plans

Montgomery County Public Schools (MCPS) requires **all** participants in the MCPS Retiree Benefit Plan to begin the enrollment process for Medicare Parts A and B well in advance of their eligibility date in order to maintain medical and prescription benefits through MCPS. Once eligible, you or your spouse

(or other covered dependent) must be enrolled in Medicare Parts A and B.

To enroll in Medicare, you must contact the Social Security Administration three months before you become eligible for Medicare Parts A and B. It is the retiree and/or dependent's responsibility to enroll

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You are eligible for Medicare if you—

- are age 65 (or over if you have been employed and covered by an active group health plan),
- receive disability benefits from the Social Security Administration and are beginning the 25th month of entitlement, or
- have end-stage renal disease (ESRD).

Fitness BEYOND 50

As you grow older, an active lifestyle is more important than ever. Regular exercise can help you boost energy, maintain your independence, and manage symptoms of illness or pain. Exercise can even reverse some of the symptoms of aging. Not only is exercise good for your body, it also is good for your mind, mood, and memory.

Whether you generally are healthy or are managing an illness, there are plenty of ways to get more active, improve your confidence, and boost your fitness. However, many seniors refrain from exercising, often based on mistaken reasoning.

HERE ARE SOME OF THOSE MYTHS, ALONG WITH THE FACTS:

Myth: Seniors should not exercise. They should save their strength and rest.

FACT: Research shows that a sedentary lifestyle is unhealthy for seniors. Inactivity often causes seniors to lose the ability to do things on their own and can lead to more hospitalizations, doctor visits, and use of medicines for illnesses.

Myth: Exercise puts me at risk of falling.

FACT: Regular exercise, by building strength and stamina, prevents loss of bone mass and improves balance, actually reducing your risk of falling.

Myth: It is too late. I am already too old to start exercising.

FACT: You are never too old to exercise! If you have never exercised before, or it has been a while, start with light walking and other gentle activities.

No matter what your age or your current physical condition, you can benefit from exercise. Reaping the rewards of exercise does not require strenuous workouts or trips to the gym. It is about adding more movement and activity to your life, even in small ways. Whether you generally are healthy or are managing an illness—even if you are housebound, you should make physical activity a priority in your life. ■

What Is Your STORY?

We want to hear your story about how you prepared for retirement!

By sharing your experiences, you can help others understand what retirement is like and suggest ways to prepare for it.

How did you prepare for retirement—financially and emotionally? Did you supplement your pension plan with a 403(b) or 457(b) savings plan? Did you save with other investments? Did you downsize in retirement, or did you build your dream home? How did you make it all work

amongst competing demands? Sharing your story can help active employees of Montgomery County Public Schools make decisions that will benefit them when they get ready to follow in your footsteps. Your story could appear in *For Your Benefit* or other employee materials.

Share your story by e-mailing Ms. Marcia Welch, communications specialist for the Employee and Retiree Service Center, at Marcia_J_Welch@mcpsmd.org. Be sure to include your full name and contact information. Marcia will contact you if your story will be used. ■

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 web page, where you will find links to all the necessary forms listed under “Personal Information.”

How to find the 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. for your MCPS pension. 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 DID 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. ■

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Employee and Retiree Service Center (ERSC)
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Rockville, Maryland 20850

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in Medicare Parts A and B and submit a copy of the Medicare card to the Employee and Retiree Service Center (ERSC) 30 days prior to the effective date of Medicare coverage. As of your Medicare-eligibility date, Medicare will be your primary medical coverage and your MCPS-sponsored medical plan will be your secondary medical coverage. The MCPS-sponsored medical plan monthly premium will be reduced to reflect the MCPS secondary coverage. Please refer to the Retiree Monthly Rate Chart in the Retiree Benefit Summary for the monthly costs of the different plans.

Should you and/or your covered dependent(s) become Medicare

eligible through Social Security disability benefits or end-stage renal disease, you must contact the ERSC Medicare specialist at 301-517-8100.

For information regarding Medicare enrollment, contact the Social Security Administration at 1-800-772-1213 or www.ssa.gov. For information regarding Medicare costs and benefits, contact Medicare at 1-800-633-4227 or www.medicare.gov. Additional information about Medicare enrollment and your MCPS retiree health benefits can be found in the **Retiree Benefit Summary**. ■



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