



Retiring Times

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■ Montgomery County Public Schools ■ Rockville, Maryland ■

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-of-fered 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. ■



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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:

PLEASE DO	PLEASE DO NOT
Submit MCPS Form 455-22 to ERSC ONLY if you ARE making changes to your benefits or updating your life insurance beneficiary(ies).	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.
Sign both pages of your benefit enrollment form.	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.
Plan ahead when faxing your benefit enrollment forms.	Fax your forms during the final 24 hours of Open Enrollment when fax traffic is heaviest.
Submit all pages of your enrollment form and supporting documentation in one fax or email.	Send multiple emails or faxes. If your form and documentation are separated, ERSC staff will be unable to attribute your changes to you.
Keep your sent email or fax confirmation as receipt that ERSC has received your form.	Call or email ERSC to confirm receipt of your form.
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.	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.
Keep a copy of your forms for your records.	Forget to keep a copy of your forms. ■

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>.

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. ■

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/siteassets/district/departments/ersc/retirees/retiree_classes_of_2020-2023_list.pdf. The list,

*Retirees from all four years were recognized at the 2023 reception since MCPS was unable to hold the annual event during the pandemic.

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.

Angela M. Abrahao	03/30/2023	William S. Cormeny	07/14/2022	Betty L. Gray	02/16/2023
Elizabeth E. Adams	12/23/2022	Marilyn H. Cornfeld	10/09/2022	Elizabeth B. Gray	12/23/2022
Brenda D. Adcock	04/03/2023	Belton Covington Jr.	07/29/2022	Heather A. Haas	08/03/2022
Betty R. Aiken	02/07/2023	Andrew Cox	12/28/2022	Doreen L. Hall	11/23/2022
Amanda C. Alcivar	07/26/2022	Joan W. Currin-Hall	03/10/2023	Gail F. Hamre	10/14/2022
William D. Alexander	02/09/2023	Lois C. Curry	11/27/2022	Vasilios J. Hangemanole	07/16/2022
Mary A. Allman	12/01/2022	Madalean B. Darby	09/15/2022	Margaret F. Hansen	05/10/2023
David L. Ambush	05/26/2023	Rita M. Daubner	02/05/2023	Julia Harris	06/02/2023
Brenda D. Anderson	02/02/2023	Barrington L. Davis	04/02/2023	William F. Hauptman	05/10/2023
Gerald G. Archibald	10/25/2022	Diane Davis	07/06/2022	Janet E. Heins	02/22/2023
Helen D. Armstrong	07/13/2022	James F. Davis	12/26/2022	Toni L. Helmick	12/31/2022
Monte P. Asbury	12/19/2022	Norma C. Day	04/01/2023	Ralph Helms	06/03/2023
Delores M. Baden	07/04/2022	Thomas C. Day	01/06/2023	William H. Helms	11/19/2022
Barbara E. Bailey	05/19/2023	Frances A. Dean	10/30/2022	John F. Hench	12/12/2022
Elizabeth R. Baker	06/18/2023	Roy D. Dean	10/04/2022	Ann A. Henry	04/28/2023
Robert E. Baldwin III	05/28/2023	Fred E. Debonis	04/03/2023	Mary J. Hess	07/09/2022
Mary L. Bane	05/02/2023	Deno J. Diamandis	07/25/2022	Judith A. Heyman	04/13/2023
Maria L. Baranick	11/07/2022	Sheila M. Dobbins	05/08/2023	Warrick S. Hill	08/11/2022
Anise Barbari	11/06/2022	Jane P. Dofflemyer	09/22/2022	Barbara E. Holbrook	10/03/2022
Diana C. Barcelo Viera	07/21/2022	Johnnie M. Douglas	06/13/2023	Stanley J. Holcomb	03/24/2023
Charles L. Barnhart	06/14/2023	Meredith A. Doyle	03/19/2023	Ruth M. Hollins	07/17/2022
Gloria A. Bateman	11/17/2022	Kathie L. Droter	12/09/2022	Forest L. Hough	02/03/2023
Freddie L. Bates	07/25/2022	William J. Dudley	09/06/2022	Dolores E. Howard	07/16/2022
Ruth I. Bauer	08/22/2022	Gloria J. Dunne	03/22/2023	Gloria M. Hunter	01/21/2023
Sally M. Begun Gordon	08/11/2022	Fannie D. Dyson	05/12/2023	Carole S. Hurd	08/28/2022
Louis R. Berlin	08/17/2022	Lesley L. Easton	01/20/2023	Gerald W. Hurd	02/09/2023
Ruth M. Berlin	05/26/2023	Geoffrey D. Edgar	07/14/2022	Richard A. Hyman	04/30/2023
Ines P. Bicalho	10/05/2022	Shirley A. Edwards	07/21/2022	Pat A. Iannone	06/04/2023
Brenda M. Bigger	08/24/2022	Doris R. Eisenhower	10/04/2022	Gabriel H. Jacobs	07/25/2022
Richard L. Blandford Sr.	06/05/2023	Diane J. Elliott	11/12/2022	Don R. James	02/06/2023
John F. Bledsoe	10/25/2022	Daniel H. Elstein	06/22/2023	Donna J. James	10/17/2022
Linda P. Blum	07/10/2022	Elizabeth G. Erewa	05/27/2023	Valerie F. Jardine	06/16/2023
Antonio A. Bowens	10/29/2022	Ronald M. Feffer	04/05/2023	Ramona C. Jayson	01/04/2023
Linda C. Brawley	10/31/2022	Michael Feinberg	07/07/2022	Lynda B. Jeantheau	08/31/2022
Suzanne M. Bready	06/07/2023	Margaret C. Feissner	11/04/2022	Lillian V. Johnson	12/22/2022
Stanley R. Brodsky	07/08/2022	Barbara A. Feldmann	02/24/2023	Mary Johnson	12/08/2022
Regina E. Brown	03/13/2023	Elizabeth Fellows	08/29/2022	Lizbeth A. Jones	08/25/2022
Garrison E. Brusio	07/14/2022	Arlene N. Ferris	01/23/2023	Olga S. Jones	10/13/2022
Joann R. Budd	07/22/2022	Regis E. Finn	03/09/2023	Ruth A. Jones	11/02/2022
Deborah A. Burns	05/31/2023	Fleur T. Fiscella	07/11/2022	Carol A. Kail	12/02/2022
Donald W. Butts	10/17/2022	David G. Fischer	01/06/2023	Minal N. Kalkar	08/09/2022
Catherine H. Cahnmann	10/10/2022	Arlene J. Flanders	08/24/2022	Mohamed F. Kamara	05/10/2023
Audrey A. Caldwell	07/20/2022	Jean U. Francis	01/28/2023	Barbara K. Kanter	11/09/2022
Robin Carmichael	12/18/2022	Carolyn L. Frank	10/30/2022	Rosalynd S. Katz	01/24/2023
Paul K. Carr	02/24/2023	Jacqueline Fried	07/19/2022	Kenneth E. Kave	06/15/2023
Dennis L. Carroll	01/28/2023	Barbara S. Fries	04/12/2023	Carlton J. Kennedy	07/23/2022
Avis J. Casely	03/09/2023	Margaret E. Fullam	04/18/2023	Vernon R. Kephart	03/02/2023
Kuang-Hui Chang	03/31/2023	Meredith W. Fulton	06/04/2023	Patricia B. Keplinger	02/28/2023
David E. Cherry	05/27/2023	Robert J. Gallagher	11/03/2022	Muriel I. Killerlain	03/27/2023
John F. Chizik	07/23/2022	Joanne L. Gamble	08/28/2022	Jin T. Kim	10/03/2022
Martha G. Christie	07/17/2022	John J. Gardiner	10/30/2022	Nancy H. Kinsey	11/24/2022
Carol A. Clark	01/24/2023	William Garey	02/13/2023	John W. Klein	03/15/2023
Roger L. Clark	12/05/2022	J. J. Gelsleichter	10/15/2022	Andrea J. Klingensmith	03/15/2023
Harriet Clyman	08/03/2022	Joan L. Gibson	05/31/2023	Barbara L. Kornrich	06/30/2023
Ann B. Cockrell	09/22/2022	Betty Ruth Goen	03/09/2023	Karen L. Kosian	12/14/2022
Audrey B. Cohoon	09/02/2022	Lauren S. Goldfarb	07/22/2022	Patricia D. Kouvaris	08/26/2022
Joyce E. Coldren	11/07/2022	Glenda Goldman	12/16/2022	Helen V. Kreis	01/13/2023
Elizabeth A. Cook	10/22/2022	Lindy H. Gordon	09/23/2022	Alan S. Krichbaum	01/13/2023
Rutherford R. Cooke	02/19/2023	Thomas R. Grant	07/21/2022	Deborah E. Kronzek	11/20/2022

Retirees who passed away between July 1, 2022, and June 30, 2023:

Aleksandra Kudla	05/15/2023	John R. Norvell	01/16/2023	Stanley A. Sirotkin	06/30/2023
Richard L. Kuster	11/13/2022	Wilma C. Noyes	12/06/2022	Patsy L. Smith	01/30/2023
Joseph R. Kyle	04/11/2023	Patrick K. O'Connor	10/21/2022	Phyllis B. Smolkin	03/19/2023
Mary A. Lakner	02/17/2023	William M. Offutt	12/31/2022	Frederick C. Snyder	03/30/2023
Mary G. Lapp	05/02/2023	Darlene Oliver	03/03/2023	Dorothy E. Stewart	06/27/2023
Susan B. Larsen	02/22/2023	Ruth R. Orland	05/07/2023	Betty M. Stith	04/14/2023
Maeola F. Lavergne	01/01/2023	Jane E. Otero	10/15/2022	Mary M. Suddath	03/24/2023
Joyce G. Leader	07/27/2022	Helen D. Papavasiliou	08/21/2022	James H. Swartz Jr.	05/06/2023
Anne C. Leasure	02/15/2023	Gloria C. Patterson	07/07/2022	Nancy R. Swope	04/30/2023
Elizabeth M. Leebel	04/28/2023	Laura G. Perez	04/26/2023	Harry A. Swope Jr.	05/27/2023
Marie E. Lefeged	08/03/2022	John F. Permenter	12/28/2022	Marilyn M. Task	10/12/2022
Evangeline Leontsinis	08/24/2022	John C. Petro	01/24/2023	Tyrone Terry	03/01/2023
Donna T. Loeb	01/26/2023	Ronald J. Piwko	09/23/2022	Jean E. Tetlow	02/22/2023
James R. Long	02/03/2023	Lee Etta Powell	05/16/2023	David B. Thomas	09/03/2022
Mary J. Long	11/08/2022	Donald C. Powers	10/02/2022	Rose M. Thomas	10/28/2022
Jacqueline M. Lucious	03/31/2023	Harold D. Prater	03/23/2023	Mary L. Thompson	07/20/2022
Drucilla Mack	03/02/2023	Carolyn M. Prather	06/21/2023	Lisa M. Thornburg	07/16/2022
Robert L. Main	07/21/2022	Betty E. Preston	06/25/2023	Carolyn Timmins	02/19/2023
Marin H. Malak	03/14/2023	Bruce J. Price	09/18/2022	Barbara E. Titland	06/08/2023
Delores R. Mallette	10/26/2022	Elisabeth R. Priest	05/15/2023	Elsie C. Tobin	03/11/2023
Bertha A. Malone	03/07/2023	James D. Pugh	02/09/2023	Anne E. Trahan	07/02/2022
Mary S. Maloney	06/08/2023	Barbara N. Purdie	10/18/2022	Krista W. Tretick	07/07/2022
Marie Irene G. Marcoux	12/03/2022	Florence M. Rahn	07/15/2022	Gail Trotman	02/28/2023
Martin J. Markman	07/18/2022	Rosella M. Ransom	10/04/2022	Robert L. Tucker	09/11/2022
Martha Marshall	07/05/2022	Robert F. Redmond	08/11/2022	Barry W. Van Demark	10/03/2022
Thomas P. Marshall	05/14/2023	Agnes D. Reese	03/01/2023	Gretchen I. Vanpool	03/26/2023
Mary B. Martin	08/31/2022	Joy L. Reese	12/05/2022	Vlasta Vernon	05/25/2023
Mario Martinez	09/17/2022	George M. Reid	12/07/2022	Janet K. Volat	11/06/2022
Faye K. Mathias	11/19/2022	Barbara L. Rich	11/18/2022	Pamela J. Volk	06/05/2023
Anna M. Mayberry	02/25/2023	Virginia M. Richardson	01/22/2023	Sandra S. Walker	12/06/2022
Daniel O. McCabe	12/01/2022	Klara Richter	12/23/2022	James J. Wall	02/15/2023
Donald L. McCandless	02/17/2023	Jan M. Riley	03/20/2023	Kerry D. Ward	01/31/2023
Donald R. McComb	05/20/2023	Katherine M. Rinehart	01/27/2023	Doris Washington	10/03/2022
Kristin C. McComb	05/10/2023	Guiivi G. Rodriguez	11/20/2022	Dorothy M. Washington	06/16/2023
Joe B. McLemore	10/08/2022	Kathleen L. Rohwer	08/21/2022	Gayle H. Washington	03/26/2023
Joan B. McNeil	02/25/2023	Thomas W. Rothert	12/25/2022	Celia A. Weakley	11/24/2022
Inez L. Melara	07/30/2022	Shirley Y. Rowe	01/05/2023	Frank S. Weisel	10/07/2022
James V. Melton	09/08/2022	Jonetta M. Russell	09/19/2022	Mark A. Weiser	06/06/2023
Robert F. Merrell	08/24/2022	Patsy E. Rutherford	11/27/2022	Mary E. Whalen	06/16/2023
Bernard Michels	03/03/2023	James R. Sadler	07/23/2022	Douglas D. Whalen Jr.	02/22/2023
Mary E. Miller	10/20/2022	Denise D. Saladyga	02/21/2023	Janet S. Wharton	11/18/2022
James L. Mills Jr.	07/08/2022	Doris A. Sampson	07/23/2022	Bettye J. Whitney	06/27/2023
Adell J. Milne	05/25/2023	Mary P. Sassoon	12/27/2022	Claudine Wiley	07/28/2022
Norma L. Milner	04/26/2023	Gianpaolo Scarzella	06/08/2023	John W. Wiley	08/26/2022
Wilbert E. Mims	06/09/2023	Lynne S. Schanzle	09/21/2022	William G. Wiley	05/03/2023
Ann E. Mitchell	02/16/2023	Linda A. Schlossnagle	09/16/2022	William P. Wilhoyte	06/29/2023
Eunice W. Moe	01/15/2023	Celia Schuchman	12/10/2022	Mary L. Williams	05/21/2023
Betty A. Montgomery	08/02/2022	Donald C. Schuessler	09/07/2022	Richard N. Williams	04/04/2023
Billie R. Moore	10/04/2022	Gail S. Scott-Parizer	09/07/2022	Rosaleigh D. Williams	08/07/2022
Lorraine K. Moore	06/25/2023	Teresa S. Seabolt	01/11/2023	Marie J. Wilpan	02/02/2023
Anita S. Mostow	02/23/2023	Sandra J. Sedam	03/05/2023	Margaret Wilson	12/08/2022
Vivian C. Moyle	03/16/2023	Joan M. Selby	12/27/2022	Dennis K. Wood Sr.	07/23/2022
Charley L. Mullinix	03/09/2023	Ruth M. Sentelle	02/04/2023	Albin S. Wozniak	07/21/2022
Greg L. Mullinix	07/07/2022	Legretta H. Shadd	10/10/2022	Amanda J. Yannes	07/20/2022
Mary T. Murphy	12/20/2022	Sylvia Sheeskin	02/09/2023	Charles E. Yauch	02/26/2023
Elmer G. Muth	03/31/2023	Abbye G. Sheltzer	09/25/2022	Josephine C. Youm	01/16/2023
William N. Mutziger	12/14/2022	Salatiel Sidhu	06/11/2023	Elinor Zevin	12/06/2022
Jo A. Nelson	01/16/2023	Sadie Sidotti	12/25/2022	Juliana Ziorklui	01/02/2023
Leslie F. Newman	08/09/2022	Nancy V. Siltman	09/09/2022		

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.
 - The form is available at www.montgomeryschoolsmd.org/departments/forms/pdf/455-22.pdf

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

- Visit Fidelity NetBenefits® at <https://nb.fidelity.com/public/nb/mcps/home>.
- 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
- State Retirement and Pension System of Maryland—
 - Retirees should log in to **mySRPS** at <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

DATE/TIME	BENEFIT FAIR LOCATIONS
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

DATE/TIME	BENEFIT OPTIONS/VENDORS
MONDAY October 16, 2023 4:00–6:00 p.m.	Kaiser Permanente HMO medical and prescription plans for Medicare Advantage and non-Medicare-eligible retirees
TUESDAY October 17, 2023 4:00–6:00 p.m.	Cigna POS, HMO, Indemnity/ Medicare Supplement medical plans
THURSDAY October 19, 2023 4:00–6:00 p.m.	CVS/Caremark and SilverScript prescription drug plans
FRIDAY October 20, 2023 4:00–6:00 p.m.	CareFirst BlueChoice Dental and Aetna DMO plans; CareFirst Vision (Davis Vision) plan

Montgomery County Public Schools
Employee and Retiree Service Center (ERSC)
45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850

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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. ■



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