



Retiring Times

MONTGOMERY COUNTY PUBLIC SCHOOLS Maryland

Volume 21
Number 2
FALL

2024

Montgomery County Public Schools ■ Rockville, Maryland ■



Retiree Benefits Open Enrollment to Be Held **OCTOBER 7–NOVEMBER 1, 2024**

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 7 through November 1, 2024. 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

Certain specialty medications now will have a 30 percent coinsurance applied to them. To help you lower your out-of-pocket costs for specialty drugs, PrudentRx works with a number of large pharmacies to cover the coinsurance charge on specialty medications and waive any copays. For details, be sure to review the 2025 Retiree Benefit Summary.

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 2025 Retiree Benefit Summary and the 2025 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 2025.

Open Enrollment Benefit Fairs

You will have the opportunity to learn more about your Open Enrollment options with benefits plan vendors and ERSC staff at in-person Open Enrollment Benefit Fairs (see chart on page 6 for Benefit Fair details). Representatives from ERSC and benefit plan vendors will be available to answer your questions. Instructions for accessing the fairs will be posted on the Retiree Open Enrollment web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment, beginning September 19, 2024.

Open Enrollment Virtual Assistance

In addition to the Open Enrollment Benefit Fairs, 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 Microsoft Teams meeting with an ERSC representative. Please visit the Retiree Open Enrollment web page during Open Enrollment for more information and to sign up. ■

IN THIS ISSUE

- 1 Retiree Benefits Open Enrollment to Be Held Oct. 7–Nov. 1, 2024
- 1 Can We Help?
- 2 Making Changes to Your Benefits
- 2 Medicare and MCPS Supplemental Plans: Which Plan is Best for You?
- 3 Have You Taken the [Wellness] Initiative for 2025?
- 3 Retiree Recognition Events
- 4 In Memoriam
- 6 Need to Update Your Beneficiaries? Here Is How
- 6 Keep Your Personal Information Up to Date
- 7 MCPS Retirees Association: Protecting Pensions and More!
- 7 Most Retirees Received Cost-of-Living Adjustments (COLAs) on July 1
- 7 MCPS Retirees Association Needs You!
- 8 MCPS is Bringing New Human Resources/Payroll Software to Retirees and Employees

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 240-740-8100, 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 1, 2024. 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.

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 2025.
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 1, 2024, 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. ■

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) 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. ■

HAVE YOU TAKEN the Wellness Initiative for 2025?

Complete your biometric health screening and a health-risk assessment by October 4, 2024

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 2025 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 2025, you have until October 4, 2024, 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, 2025. 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, 2025.

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 2026, you will have between October 7, 2024, and October 3, 2025, to complete your screening and assessment. Review the 2025 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 2026. ■

continued from page 1

BENEFIT FAIR DATE/TIME	BENEFIT FAIR LOCATIONS
WEDNESDAY October 9, 2024 4:00–6:00 p.m.	Clarksburg High School Cafeteria 22500 Wims Road Clarksburg, MD 20871
WEDNESDAY October 16, 2024 4:00–6:00 p.m.	John F. Kennedy High School Cafeteria 1901 Randolph Road Silver Spring, MD 20902
MONDAY October 21, 2024 4:00–6:00 p.m.	Patapsco/Pocomoke Rooms Suite 325 15 West Gude Drive Rockville, MD 20850

Retiree Recognition Events

MCPS Celebrates Retiree Class of 2024 at Retirement Reception

More than 188 retirees from the Class of 2024 attended the annual Retirement Reception on June 6, 2024. 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 2024 comprised 658 retirees. Those attending the reception had a combined total of 4,926 years of service. Of the new retirees, 205 served MCPS for 30 or more years and 24 for 40 or more years. MCPS wishes all of our retirees the best as they move forward into new endeavors.

Retirees were congratulated with remarks from Dr. Monique T. Felder, interim superintendent of schools; Ms. Lynne Harris, vice president of the Montgomery County Board of Education; and Dr. Debra S. Munk, president of the MCPS Retirees Association. Retirees' names and years of service were announced, and they each received a gift acknowledging their service to Montgomery County students.

See a list of the 2024 retirees at www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/retiree_class_of_2024_list.pdf

New MCPS Retirees Recognized at BOE Meeting

The Board of Education (BOE) and Superintendent Thomas W. Taylor recognized the 2024 outstanding class of retirees for their service to the school system and the students of Montgomery County at the July 18, 2024, BOE meeting.

Following the Board meeting, the Employee and Retiree Service Center (ERSC) mailed a retirement certificate to each of the 2024 retirees.

MCPS wishes all of our retirees the best as they move forward into new endeavors. ■

H A P P Y
retirement

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

Arnold A. Adams	01/19/2024	Boyd E. Craun	02/16/2024	Patricia M. Gogo	12/10/2023
Louis A. Adams	05/01/2024	Jo Ann Cremins-Wals	02/14/2024	Jose R. Gonzalez	02/01/2024
Harless E. Addison	11/04/2023	Janice H. Crowell	02/26/2024	Henry A. Goodman	11/24/2023
Nathaniel W. Addison	05/05/2024	Janis Curran	02/07/2024	Jean Gosbee	07/08/2023
Nancy C. Adler	05/03/2024	Maureen Curry	02/04/2024	Ruby M. Gouker	05/11/2024
Fred J. Agnello	03/11/2024	Elizabeth A. Dadpay	09/10/2023	Paul W. Grake	12/21/2023
Daad A. Ajamian	12/19/2023	Elizabeth P. Darcey	12/03/2023	Darlene K. Grantham	10/05/2023
Amelia Ambriz	12/27/2023	Richard D. Davis	02/15/2024	Sandra K. Gray	08/20/2023
Marie B. Anderson	10/24/2023	Stephen E. Davis	01/12/2024	Barbara A. Green	08/22/2023
Katherine Appleton	07/05/2023	Stanley C. Day Jr.	10/29/2023	Fred J. Greene	07/15/2023
M.A. Araujo De Martinez	08/28/2023	Priscilla E. De Long	06/09/2024	Donnelly A. Gregory	01/10/2024
Eleanor J. Armstrong	08/17/2023	Anne M. Dean	01/13/2024	Betty E. Griffin	06/21/2024
Anne Atanossian	12/16/2023	Kathryn L. Dearstine	08/24/2023	Sybil A. Grimshaw	01/02/2024
Mary L. Atkinson	02/09/2024	Dolores A. Diamond	03/27/2024	Joyce T. Ground	01/08/2024
Donnie J. Aton	03/03/2024	Rayeann Diaz	01/01/2024	Christopher G. Guerra	01/17/2024
Shirley A. Ayers	06/01/2024	Harry E. Diehl	04/09/2024	Leonor Guillen	02/09/2024
Carolyn F. Bailey	04/10/2024	Betty J. Diggs	11/30/2023	Georgine M. Hands	03/14/2024
James A. Baker	01/18/2024	Kenneth A. Diggs	02/11/2024	Jean Harding	05/22/2024
Lynn S. Bandy	05/11/2024	Dale A. Dillow	01/15/2024	Lillie M. Harriday	08/17/2023
Linda L. Barrack	06/24/2024	Belva A. Dinterman-Leach	03/23/2024	William N. Harris	07/07/2023
Anne L. Baskin	07/09/2023	Lillian B. Distin	12/11/2023	Mary C. Harrison	07/15/2023
Mary Ann Bates	02/03/2024	Anne H. Donnally	02/28/2024	Mary G. Head	04/25/2024
Joe P. Beatty Jr.	09/08/2023	Bernice L. Dove	03/05/2024	Donna K. Hebner	04/15/2024
Raymond J. Becraft Jr.	12/12/2023	Phyllis M. Drewyer	10/03/2023	Bonnie S. Heller	01/23/2024
Lavaughn R. Bennett	04/16/2024	Jasper A. Drummond	02/09/2024	Louis Helms	09/20/2023
Rhoda G. Bennett	12/13/2023	Janet I. Dunn	12/22/2023	Classie Hill	06/23/2024
Thelma Best	09/12/2023	Charles P. Dusterhoff	10/12/2023	Jack D. Hill	10/21/2023
Mary F. Betters	08/31/2023	Wendell S. Duvall	03/24/2024	Howard M. Hines	10/10/2023
David O. Bishop	02/13/2024	Mary A. Dvorsky	03/02/2024	Ruth E. Hobbs	01/09/2024
Deloris D. Bishop	04/26/2024	Anne C. Eagles	01/11/2024	Arlene Hoffman	05/22/2024
Mary E. Boehm Riedlin	09/27/2023	John D. Eberly	08/16/2023	Marvin Hoffman	04/17/2024
Elizabeth Boone	03/05/2024	E J. Ehlman	05/20/2024	Helen H. Holston	08/12/2023
Saralyn Borrowman	11/23/2023	Daniel M. Einfalt	09/29/2023	Donna L. Hopkins	02/20/2024
J Stanton Boteler	09/06/2023	Debra L. Eisel	01/05/2024	Charlene D. Hubbard	02/28/2024
Susan M. Bradley	12/11/2023	Mary E. Eisenhauer	03/21/2024	Gerald P. Hudson	09/15/2023
Leona C. Brantner	09/05/2023	Lisa J. Ellis	03/04/2024	Miriam Hull	10/22/2023
Norman E. Brautigam	11/12/2023	Lorraine H. Fassett	11/03/2023	Clyde E. Hunt	12/05/2023
Pamela E. Bryant	01/15/2024	Joseph W. Feldmann	07/12/2023	Mary Jo Ibanez	05/05/2024
Calvin E. Butt	04/24/2024	Yolanda F. Fernandez	05/15/2024	Donald E. Jackson	01/14/2024
Lynn A. Camacho	11/17/2023	Irving L. Fisk	08/23/2023	Peggy A. Jacobson	11/29/2023
Leo F. Champion	09/26/2023	Pat D. Foster	12/10/2023	Kathleen E. Jasper	12/01/2023
Gladys Y. Canterbury	12/28/2023	Patricia L. Foster	06/24/2024	Nancy S. Jespersen	12/26/2023
Joan P. Carney	08/14/2023	Geraldine E. Fowlkes	01/28/2024	Troy L. Johnson	06/18/2024
Harold D. Carrier	02/23/2024	Lois Frick	09/23/2023	Gloria A. Jordan	08/24/2023
Violet M. Carroll	01/02/2024	J W. Friedrich	05/16/2024	Frank J. Karasinski Jr.	12/14/2023
James B. Castonguay	04/24/2024	J I. Gallamore	11/28/2023	Bernadette Kasunic	12/22/2023
Marilyn K. Chapman	04/07/2024	Hilda L. Gardner	07/21/2023	Brunette H. Kazzi	10/12/2023
Xiaopu Chen	04/16/2024	Tamara V. Garner	10/08/2023	Alan P. Keeny	05/30/2024
Vera M. Chism	10/23/2023	Sandra Gary	10/23/2023	Mary L. Kegel	06/17/2024
Barbara J. Cichetti	08/06/2023	Cynthia A. Gaughan	12/26/2023	Lawrence K. Kelly	07/16/2023
Helen V. Clark	01/19/2024	Margaret J. Geckos	02/27/2024	Carol A. Kenefick	01/10/2024
Georgia W. Clay	01/03/2024	Dorothy C. Genau	12/10/2023	Harriet J. Kenly	11/03/2023
William V. Cleary Jr.	11/07/2023	Donna M. Gentry	04/09/2024	Glenn W. Kilpatrick Jr.	08/24/2023
Irene O. Coleman	01/09/2024	Menter P. German Jr.	12/04/2023	Il U. Kim	08/09/2023
Anna S. Colosi	05/20/2024	Vincent G. Gibbs	08/16/2023	Harold A. King	12/16/2023
Savonne Columber	11/01/2023	Teri L. Gilger	11/30/2023	Paul V. King	09/08/2023
Rodger W. Cook	09/14/2023	Robert A. Glasby	08/18/2023	Ramarion W. King	05/19/2024
Juliana M. Crampton	04/14/2024	Doris A. Glover	04/15/2024	Kathleen L. Kirk Leason	12/06/2023

Retirees who passed away between July 1, 2023, and June 30, 2024:

Nina Klauder	12/16/2023	Emma T. Mullaney	11/18/2023	Walter H. Schomburg	12/31/2023
Stanley J. Klein	08/11/2023	Maureen F. Murphy	07/22/2023	Jeffrey A. Schultz	10/02/2023
Lorain H. Klimkosky	10/31/2023	Patricia M. Nesley	12/17/2023	Harriet S. Schwartz	02/13/2024
Darrelle R. Kline	07/28/2023	Edsil D. Nestor	11/25/2023	Johnnie W. Searcy	02/29/2024
Celissi A. Klugh	01/23/2024	Hung M. Nguyen	07/06/2023	Jessica P. Servis	08/22/2023
Martha E. Knox	06/17/2024	Jo Ann Nicholson	11/02/2023	John L. Settle	01/22/2024
Gail H. Komisar	12/19/2023	William J. Nickerson	09/29/2023	Judith H. Shanefelter	02/10/2024
Gail R. Krear	10/18/2023	Sandra A. Nylén	11/15/2023	Henry T. Shetterly	10/15/2023
Kenneth R. Krohn	06/03/2024	Cecilia Ostrow	01/12/2024	Ralph Silver	01/09/2024
Kaye L. Kubas	07/14/2023	Richard F. Ott	08/10/2023	Loyal D. Sipe	10/23/2023
Audrey J. Labrec	06/25/2024	Melvin L. Overton	08/14/2023	Jane M. Skelly	02/03/2024
Robert E. Laird	09/11/2023	Roberta P. Parker	04/23/2024	Brenda L. Smith	02/17/2024
Clifford Q. Lambert	04/12/2024	Beatrice H. Parler	12/03/2023	James B. Smith	01/16/2024
Roy R. Lambert Jr.	02/18/2024	Ruth Ann Parlette	09/11/2023	Laura J. Smith	01/20/2024
Joanne E. Langan	07/19/2023	Theresa R. Paull	05/29/2024	Lennox C. Smith	04/07/2024
Joyce J. Lanham	08/18/2023	Ernest L. Perry	02/09/2024	Nathaniel Sneed	11/05/2023
Benonia N. Lartevi	03/01/2024	Norma Peyton	11/05/2023	Gilda B. Spear	11/06/2023
Florence Lederman	11/10/2023	Diana Phelps	08/30/2023	Eileen L. Starkey	08/24/2023
Katsuko K. Lee	03/11/2024	Vivian B. Piccioni	12/09/2023	Tyler E. Stewart	11/17/2023
Walton S. Lee	01/17/2024	Jennifer S. Poole	04/12/2024	Norman Stover	06/16/2024
Mary L. Leffel	06/11/2024	William T. Powell	10/27/2023	Kelly L. Szymczak	09/25/2023
Ruth M. Leffler	09/25/2023	Ruth Powers	10/29/2023	Martha H. Tarkington	08/18/2023
Imogene B. Lefort	05/10/2024	Darrell E. Prather	05/10/2024	Deborah Taube	11/23/2023
Deborah G. Leibowitz	11/25/2023	Margaret Prevo	11/30/2023	Harvey Thomas	03/21/2024
Gail B. Leon	04/02/2024	June M. Price	06/14/2024	Elizabeth N. Thornby	03/17/2024
Barbara M. Letzing	07/11/2023	Delores Pruitt	04/19/2024	Dorothy G. Tippens	04/07/2024
Jacquelyn M. Levine	11/11/2023	Lois N. Purdum	02/14/2024	Randolph F. Tootle Jr.	10/05/2023
Sheila F. Levine	08/04/2023	Elaine S. Raines	12/23/2023	The B. Tran	04/23/2024
Dolores M. Lightcap	05/23/2024	Russell L. Randolph	11/01/2023	Helen C. Turnell	06/20/2024
Barbara A. Liston	09/13/2023	Concetta R. Ray	06/09/2024	Joanne E. Wachowiak	10/10/2023
Christopher W. Lloyd	01/16/2024	Raymond W. Reid	11/19/2023	Jennie Waid	07/11/2023
Thomas H. Logue	07/11/2023	Gladys Remy	09/03/2023	Kenneth J. Wall	05/23/2024
Phyllis L. Lowew	10/27/2023	Eileen R. Renwick	07/14/2023	John F. Waller	01/06/2024
Arlene D. Luhn	11/22/2023	Ann L. Richardson	09/28/2023	Judith L. Walters	09/19/2023
Michael A. Lyles	01/14/2024	John T. Ricketts Jr.	11/10/2023	Harriet A. Ward	02/25/2024
Hugh Lynch	09/08/2023	Patricia S. Rider	03/29/2024	Bernice J. Wastler	03/15/2024
Ronald T. Lynch	02/02/2024	William C. Roberts	06/28/2024	Walter L. Watson	05/13/2024
Tyrone A. Mabine	01/21/2024	Jeffrey A. Robertshaw	07/25/2023	Mary C. Waybright	02/24/2024
Maria H. Malagon	03/22/2024	Margaret A. Robinson	06/14/2024	Antonio A. Weedon	05/28/2024
Lawyer A. Mallory	01/20/2024	Regina C. Robinson	09/07/2023	Nancy R. Weil	09/16/2023
Johnny G. Marley	11/06/2023	Barbara C. Roche	02/23/2024	Dean L. Weingard	11/08/2023
Franklin G. Marsh	06/02/2024	Donald W. Roe	09/22/2023	Preston W. Welsh	02/17/2024
Rita Maria J. Mata	03/03/2024	Eugene E. Rolls	10/23/2023	Rae M. White	08/09/2023
Gerald F. May	12/06/2023	Rosalind S. Rosenthal	07/21/2023	Leila M. Wiles	11/08/2023
Maria A. McDonald	08/19/2023	Antonio Rossano	07/15/2023	Maude M. Williams	05/01/2024
Patricia A. McDougall	07/28/2023	Andrea B. Roth	06/26/2024	Sandra K. Willie	10/28/2023
Lahroy McFadden	09/02/2023	James P. Rouleau	09/08/2023	Dorett M. Wilson	12/30/2023
Carol L. McGee	12/20/2023	Kathleen M. Rowe	10/03/2023	Warfield Wilson	09/25/2023
Maria D. Merlos	05/19/2024	Julie A. Royer	03/04/2024	Marie C. Windsor	04/02/2024
Rachel S. Mertz	06/08/2024	Bernice S. Ryder	06/07/2024	Jesse G. Winfield	10/15/2023
Frances S. Michelsen	05/17/2024	Judy M. Sagall	09/12/2023	Louise G. Winfield	01/28/2024
Carol L. Middlebrook	01/22/2024	Cheryl L. Sailer	09/27/2023	Elizabeth L. Wolff	02/06/2024
Nyle F. Minor	09/26/2023	Marjorie D. Sanguinetti	06/24/2024	Marjorie J. Wrublik	10/16/2023
James Mobley	10/19/2023	Robert L. Santilla	11/14/2023	Robert A. Young	05/31/2024
Thomas G. Moore	02/08/2024	Rita E. Saunders	10/05/2023	Joyce C. Zapp	09/27/2023
Michael G. Morgan	10/21/2023	Liza K. Schad	04/17/2024	Mary Zauner	09/28/2023
Leon C. Moxley Sr.	10/26/2023	George P. Schaffner	08/10/2023		
Delphine C. Moyer	09/15/2023	Cathy M. Schatz	01/26/2024		

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. ■



MONTGOMERY COUNTY PUBLIC SCHOOLS RETIREES ASSOCIATION: Protecting Pensions and More!

Many of us who have worked for MCPS for any length of time may not have given much thought to what our lives would be like after retirement. But before you know it, retirement may be upon you or has recently arrived. How do we prepare for it and what do we do as retirees once we get to that stage of life?

According to the Congressional Research Service and Bureau of Labor Statistics, receiving a pension or retirement income from an employer has changed dramatically over the years. Since 1975, the number of people actively participating in a private sector pension has shrunk from 27 million to 13 million. Most remaining pensions are largely confined to the public sector where unions have helped keep them alive, such as those affiliated

with MCPS. With a traditional pension or retirement from MCPS, depending upon your years of service and age, you will receive a monthly benefit to provide you with a steady stream of income for the rest of your life.

One of the best investments you can make early in this transition process, is to join the Montgomery County Public Schools Retiree Association (MCPSRA). The organization provides a variety of benefits to its members, including luncheons on topical issues, a newsletter, community service options, and travel opportunities. Most importantly, MCPSRA makes every effort to ensure that you receive your retirement benefits for the rest of your life. Visit www.mrspa.org/join-renew to learn more.

In addition, the Maryland Retirement School Personnel Association,

our sister organization with the state, protects your pension by providing a lobbyist to keep an eye on your pension with the state legislature. This can easily be done by opting for the payroll deduction option. For only \$65 a year, this may be one of the smartest investment choices you will ever make to help ensure your future. Learn more at www.mrspa.org/join-renew.

As the world continues to rapidly change, it is essential that we be smart consumers and understand a host of new options that will continue to alter the retirement landscape. Joining your retirement association will help you to address the essential need for timely and thoughtful consideration in the years ahead. ■

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

Maryland State Retirement and Pension System COLA

On July 1, 2024, 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 4.116 percent. State Teachers' Retirement Plan retirees saw an increase of 4.116 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 2024 (August 2024 or later) will receive their first COLA increase in July 2025.

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, 2025, is expected in November 2024. ■



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.

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. ■

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

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MCPS IS BRINGING NEW Human Resources/Payroll Software to Retirees and Employees

MCPS is implementing a new Human Capital Management (HCM) solution that **will be replacing our current** Human Resources Information System (HRIS). The system is projected to launch in December 2024. All employees and retirees will soon begin receiving regular communication around the anticipated changes and training opportunities. (Paper forms will still be available for those who prefer them.)

What's Changing?

This new system will benefit retirees in the following ways:

- Retirees will have the option to access self-service functions such as benefits and personal information, and make changes directly online. (Paper forms will still be available for those who prefer them.)
- Recent retirees will still be able to access their ePaystubs in the new system. ■



Retiring Times

is published twice a year by
Montgomery County Public Schools
Employee and Retiree Service Center
45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850

Phone: 240-740-8100
Email: ERSC@mcpsmd.org

Robert Reilly
Deputy Chief of Finance

Gina F. Ripoli
Director, Employee and
Retiree Service Center

Richard C. Johnstone
Director, Benefits Strategy and
Vendor Relations

Marcia J. Welch
Communications Specialist and Editor

0157.24 • EDITORIAL, GRAPHICS & PUBLISHING SERVICES

15,461 • 9/24