



# Retiring Times



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SPRING

Montgomery County Public Schools ■ Rockville, Maryland ■

## MEDICARE, DISABILITY, and Your MCPS Retiree Benefits

### Do you or your spouse (or other covered dependent) receive disability benefits from the Social Security Administration?

If you or your dependent has received disability benefits from the Social Security Administration for 24 months, regardless of age, then you are eligible for Medicare Parts A and B. As a requirement for continuing to carry Montgomery County Public Schools (MCPS) health benefits, any

**REMEMBER:** You *must* enroll in Medicare Parts A and B when you and/or your spouse or dependent are first eligible, or risk the termination of your MCPS benefits. Do not wait until your benefits are in danger! Remember to send a copy of your Medicare card with Parts A and B to ERSC at least 30 days prior to your Medicare-coverage effective date.

person eligible for Medicare Parts A and B must enroll in both parts—A and B—when first eligible, or the person will lose his or her MCPS coverage.

Medicare Parts A and B are effective on the first day of the 25th month of your Social Security disability benefits entitlement. About three months before the date when your Medicare benefits become effective, the Social Security Administration automatically will enroll you in Medicare Parts A and B and mail you a Medicare ID card. While Social Security gives you the option to decline Medicare Part B, you must keep Part B if you wish to continue your MCPS benefits. You also must send a copy of your Medicare card with Parts A and B to the Employee and Retiree Service Center (ERSC) at least 30 days prior to the effective date of your Medicare coverage.

Your MCPS benefits cost is reduced when you enroll in Medicare Parts A and B. Medicare becomes your primary medical coverage and your MCPS plan becomes your secondary medical coverage, thus reducing the amount you must pay for your MCPS plan. When you become eligible for Medicare, you must notify ERSC to reduce your medical premiums.

If you or your dependents are eligible for Medicare, notify ERSC at ERSC@mcpsmd.org or 301-517-8100. ■

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### CIGNA MEMBERS:



### The Information You Need is Just a Few Clicks Away!

If Cigna became your healthcare insurance provider on January 1, 2014, be sure to visit the Cigna website to take advantage of its online services.

### FIRST, YOU WILL NEED TO REGISTER AS FOLLOWS:

- 1. Go to [myCigna.com](http://myCigna.com) and select "Register."

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## 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 <http://www.montgomeryschoolsmd.org/departments/forms/455-22.shtm>

### To change your 403(b) or 457(b) plan beneficiaries:

#### Contact your vendor. If you do not know how to contact your vendor:

- Visit [mcps.yourplan.info](http://mcps.yourplan.info).
- Click on the “Vendors” tab.
- Select your vendor from the list to see information on updating your beneficiaries.

### 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 <http://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 [http://www.sra.state.md.us/Participants/Downloads/Forms/Form\\_4.pdf](http://www.sra.state.md.us/Participants/Downloads/Forms/Form_4.pdf)

\*Changing your pension plan beneficiary/ies is subject to plan restrictions. ■

## CIGNA MEMBERS

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2. Enter your personal details— name, address, and date of birth.
3. Confirm your identity with secure information like your Cigna ID and Social Security number or complete a security questionnaire. This is to ensure that only you can access your information.
4. Create a user ID and password.
5. Review and submit.

### ONCE YOU HAVE REGISTERED, YOU CAN LOG IN TO—

- find doctors and medical services,
- manage and track claims,
- see cost estimates for medical procedures,
- compare quality-of-care ratings for doctors and hospitals, and
- access a variety of health and wellness tools and resources.

If you discover that one of your doctors does not participate in the Cigna network, you can ask Cigna to try to get that doctor to participate in the network by completing a provider nomination form. You will find this form on the Montgomery County Public Schools website at [http://www.montgomeryschoolsmd.org/uploadedFiles/departments/ersc/employees/benefits/health/medical/Cigna\\_provider\\_nomination\\_form.pdf](http://www.montgomeryschoolsmd.org/uploadedFiles/departments/ersc/employees/benefits/health/medical/Cigna_provider_nomination_form.pdf). ■

## Correction

Muriel Michael, a Montgomery County Public Schools retiree who passed away on June 19, 2013, was inadvertently left out of last fall’s “In Memoriam,” which listed those who were deceased between July 1, 2012, and June 30, 2013. ■

## REMEMBER: Open Enrollment is Now Held in the Fall

You may have noticed that the spring issue of *Retiring Times* is no longer the Open Enrollment issue. That is because MCPS now holds its annual Retiree Benefits Open Enrollment in the fall of each year. You will have an opportunity to review benefits options and make your decisions then. For Open Enrollment details, be sure to review the fall issue of *Retiring Times*, which you will receive in mid-September. ■

## ACCELERATED DEATH BENEFIT Helps Ease the Burden of Terminal Illness

Montgomery County Public Schools life insurance plans written through Prudential offer an accelerated death benefit to ease the burden for those retirees who may be dealing with a terminal illness. An accelerated death benefit will provide a payment of up to 75 percent of your life insurance benefit if your life expectancy is 12 months or fewer. The payment can be used for any purpose. Any remaining life

insurance benefits will be paid to your beneficiary after your death.

***Retirees considering this option should understand that this payment may be considered taxable income and may adversely affect your eligibility for government benefits.***

You may want to seek advice from your personal tax advisor and/

or an attorney before using this benefit.

Please visit the Employee and Retiree Service Center website for additional information. From the Retirees web page, click on the “Life Insurance” link. Here you will see “Accelerated Death Benefit.” This page will offer additional information and a link to the application form. ■



### DID YOU KNOW? Submit Benefits Changes

**Submit your benefits changes by the 5th of the month for them to take effect on the 1st of the following month.**

Occasionally, you may experience a life event that enables you to make changes to your benefits outside of the annual Open Enrollment period. For example, if you divorce, you may remove your former spouse from your plan and reduce your healthcare premiums without waiting for Open Enrollment. You must submit your changes to the Employee and Retiree Service Center by the 5th of the month in order for your change to take effect on the 1st of the following month.

Learn more on our website: <http://www.montgomeryschoolsmd.org/departments/ersc/retirees/> ■

### YOGA POSES A SOLUTION to Stress, Fatigue, and Pain

Yoga usually is depicted by an image of a young person twisted up like a pretzel, with apparent ease. But those who are older and less flexible can enjoy a yoga practice just as much and potentially benefit from it even more.

***Seniors benefit from yoga, as does the general population: increased muscle tone and strength; decreased stress; and improved mood, posture, and sleep.***

Yoga breathing exercises increase lung capacity. Benefits specific to seniors include a reduction in the risk of injuries from falls, due to the increase in core strength and balance certain poses provide. Yoga can be adapted to meet the needs of those with diverse physical abilities. And, it is extremely helpful in combating stress, fatigue, and pain.

The kind of yoga you choose to practice depends on your age, current level of fitness, and physical ability. If you are starting a fitness regime for the first time, you should start with a very gentle hatha yoga practice. The best way is through teacher instruction in a yoga class. Attending class will allow you to get the most out of yoga with the least risk of injury.

Yoga classes geared for seniors are becoming increasingly available—check local senior centers, retirement communities, religious organizations, and health clubs. If you cannot find a special senior class, a gentle beginner’s class will do. Chair yoga and water yoga also are great options.

As with starting any physical activity, be sure to speak to your doctor before trying yoga, especially if you suffer from any chronic conditions or are very inactive. Ask your doctor if you need to be cautious with twisting or inverted poses. Any trained yoga instructor will be able to tailor a class to meet your specific requirements. ■

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

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## 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 submitting **MCPS Form 445-1: Change in Personal Information**. This will ensure

*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 information, such as the Open Enrollment packet, which we will mail in the fall. ■*

that you receive important retiree information, especially details regarding fall Open Enrollment.

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.” From the ERSC website, click on “Retirees.” Then click on “Forms.”

Finally, you also should update your address with Aetna, Inc. Aetna, Inc. requests that you send updated information in writing to:

**Aetna, Inc.,  
Large Case Pension, RS2A  
151 Farmington Ave.  
Hartford, CT 06156 ■**



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Phone: 301-517-8100

E-mail: [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org)

**Larry A. Bowers**  
Chief Operating Officer

**Susanne G. DeGraba**  
Chief Financial Officer

**Richard C. Johnstone**  
Director, Benefits Strategy and Vendor Relations

**Marcia J. Welch**  
Communications Specialist and Editor

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