

Montgomery County Public Schools Retirees Association



Is **the** organization that represents **all** MCPS retirees through:

- Advocacy and Protection for
 - Retirement Income
 - MCPS Pensions
 - Health Insurance Benefits
- Social Activities
 - Luncheons
 - Local and International trips
- Community Service and Volunteer Opportunities
 - Learning Materials for Title 1 Students
 - Scholarships for MCPS Employees
 - Josiah Henson Museum and Education Center
- Communication and Information
 - Newsletters
 - Website: MCPSRA.org
 - Membership Directory
 - Luncheon Speakers

Maryland Retired School Personnel Association



Is **the** organization that works exclusively for retired Maryland school personnel through:

- Advocacy and Protection for
 - Maryland Retired School System Pensions
 - Legislation Affecting Education and the Elderly
- Social Activities
 - Luncheons
 - National and International Travel
- Community Service Opportunities
 - Scholarships for Certifications in Education
- Discounted Services including
 - Legal Services
 - Dental, Vision and Long-Term Care Plans
 - Car-Buying
- Communication and Information
 - Newsletters
 - Website: MRSPA.org
 - Workshops

You, Your Benefits, and MCPSRA

There are several myths about the security of our pension and other retiree benefits.

Many currently active MCPS Employees and recent retirees believe these myths. Since it's MCPSRA's mission to fight to preserve our benefits and assist our members, the following analysis is offered to inform every one of the facts of our pension and benefits programs. Perhaps it will make you want to recruit a retired MCPS colleague to join us.

MYTH: As a longtime member of my bargaining unit (MCEA, SEIU, or MCCAP) I'm confident that the benefits they "bargain for" will apply to me when I retire.

FACT: The bargaining units do NOT, and CANNOT, bargain for retirees. Their contract is between MCPS and the ACTIVE employees they represent. In fact, they are prohibited by Federal Law from including us in their bargaining agreement.

RESULT: a) **Dental** coverage includes implants **FOR ACTIVE EMPLOYEES, NOT FOR RETIREES.**

b) Cialis, Viagra and other ED drugs (regardless of why they were prescribed) ARE COVERED

FOR Active Employees, **NOT FOR RETIREES.**

c) MCPS contribution to the Health Insurance plan: 80% for Active Employees, **ONLY 65% FOR RETIREES.**

d) Health Insurance Discounts: Active employees are eligible for discounts (Smoking Sensation, Wellness Screening Participation, etc.) **RETIREES ON MEDICARE get none of these discounts.**

(CONTINUED ON THE BACK.)

MCPSRA & MRSPA

**Application for Membership
(Please Print)**

Name _____

Address _____

City _____

State _____ Zip code _____

Birth Date _____

Telephone _____

Email _____

**Please make check payable to MRSPA.
Annual dues for both MCPSRA and MRSPA
are \$65.**

**Mail to: MRSPA
8379 Piney Orchard Parkway, Suite A
Odenton, MD 21113-1508**

**To join online and pay with a credit card, go
to mrspa.org, click on “Join or Renew”, and
fill out the form.**

For **PAYROLL DEDUCTION**, go to
MRSPA.org, click on “Payroll Deduction” for a
dues deduction authorization only form to print,
complete, and mail to the MRSPA Office. You
will need to put your entire social security
number on the form, not just the last four
digits.

If you would prefer not to mail your social
security number, you may call the MRSPA
Office at 410-551-1517 or toll-free at 877-625-
6782 to relay your number. You will still need
to print and mail the authorization form with
your signature.

If you have any questions, please contact the
MRSPA Office by email at mrspa@mrspa.org

e) MCPS is required by State Law, to recognize
and bargain with employee unions. There is no
law requiring MCPS to bargain with Retirees.

MYTH: “When I retired, I was assured that my
benefits and pension were “set” for the rest of
my life and my spouses’ life.”

FACT: The terms **OF OUR PENSION AND OTHER
BENEFITS ARE SUBJECT TO ANNUAL REVIEW!**

The State Legislature and/or (in the case of
Support Service Personnel) the MCPS Board of
Education can change the terms at any time.

RESULT: a) The legislature continues to “discuss and
revise” the State Pension Programs.

Fortunately, they usually “grandfather” current
retirees, but future retirees’ pensions,
contributions and calculated benefits continue
to be amended. Changes to the State Pension
Plan are “automatically” applied to our County
System as well.

b) MCPS controls our Medical/Dental/
Prescription Drug Coverage. The State has
nothing to do with it. **SEVERAL LOCAL BOARDS
OF EDUCATION HAVE ELIMINATED
MEDICAL/DENTAL/ PRESCRIPTION DRUG
COVERAGE FOR RETIREES AND OR FUTURE
RETIREES IN THEIR COUNTIES BY A SIMPLE
MAJORITY VOTE.**

MYTH: The local representatives, Board Members,
and other political leaders I vote for will do
what’s right and honor the “contract” we have.

FACT: Politicians’ first concern is their ability to be
elected or re-elected. While many have good
intentions, ultimately the number of potential
votes for or against an issue tips the yay/nay
scale.

RESULT: If we can’t answer the question, “How
many members do we represent?” with a big
enough number - **WE LOSE! USE THE FORM
BELOW TO RECRUIT A RETIRED FRIEND!**

Please Join Today!



MCPSRA

Montgomery County Public Schools
Retirees Association

*Your Voice in
Retirement*

Protecting Your
Pension and Health
Benefits

Educational Projects
Community Service
Scholarships

Trips • Luncheons