NEW DIRECTIONS for MCPS Retirees

Retiring Times

Montgomery County Public Schools - Rockville, Maryland -

Retiree Open Enrollment to Be Held OCTOBER 8-NOVEMBER 2, 2018

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 8 through November 2, 2018. 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 previously was dropped.

During Open Enrollment, you must attest to your and/or your spouse's 2018 tobacco-use status if either or both of you are covered by an MCPS medical plan and are not yet eligible for Medicare. Even if you are Medicare-eligible, you will need to attest to your covered, Medicareineligible spouse's 2018 tobacco use.

Effective January 1, 2019, MetLife will replace Voya as the MCPS-provided life insurance vendor. There will be no other changes to insurance plan vendors for 2019.

The Employee and Retiree Service Center (ERSC) will mail the 2019 Retiree Benefit Summary with detailed information to retirees the last week of September. The mailing will include benefit comparison charts, rate information, and an enrollment form to make changes to your current benefits. The summary also will be available online

continued on page 8

| Open Enrollment BENEFIT FAIRS | | | | |
|-------------------------------|---|--|--|--|
| DATE/TIME | LOCATION | | | |
| TUESDAY | Sherwood High School, Cafeteria | | | |
| October 9, 2018 | 300 Olney-Sandy Spring Road | | | |
| 3:00–5:30 p.m. | Sandy Spring, MD 20860 | | | |
| MONDAY | Carver Educational Services Center, Auditorium | | | |
| October 15, 2018 | 850 Hungerford Drive | | | |
| 3:00–5:30 p.m. | Rockville, MD 20850 | | | |
| THURSDAY | Northwest High School, Cafeteria | | | |
| October 25, 2018 | 13501 Richter Farm Road | | | |
| 3:30–5:30 p.m. | Germantown, MD 20874 | | | |
| THURSDAY, | John F. Kennedy High School, Auditorium Lobby | | | |
| November 1, 2018 | 1901 Randolph Road | | | |
| 3:00–5:30 p.m. | Silver Spring, MD 20902 | | | |

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MONTGOMERY COUNTY PUBLIC SCHOOLS

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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 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., or e-mail ERSC@mcpsmd.org. =

RETIRING TIMES ~ NEWS FROM ERSC

REMEMBER to Take the [Wellness] Initiative for 2019

Are You and/or Your Spouse Not Covered by Medicare? Be Sure to Make Your 2018 Tobacco Attestation During Open Enrollment

During Open Enrollment each fall, Montgomery County Public Schools (MCPS) requires you to attest to your and/or your spouse's tobacco-use status if—

 you or you and your spouse are covered by an MCPS-provided medical plan, AND

one or both of you are not yet eligible for Medicare.

This means that some covered Medicare-eligible retirees will need to make a tobacco attestation. That is because retirees need to attest to their covered spouses' tobacco use if their spouses are ineligible for Medicare. If both you and your spouse are Medicare-eligible, you do NOT need to attest. See the chart on this page to help you determine whether or not you will need to attest. If you do, keep reading to find out how to do it.

If you and your spouse were tobacco free in 2018, you will avoid a 3 percent surcharge to your total health insurance costs (medical, prescription, dental, and vision plans) in 2019 by attesting. To make your attestation(s), between October 8, 2018, and November 2, 2018, visit **www.montgomeryschoolsmd. org/departments/ersc/** and click Tobacco attestation, which you will find under Retirees/Most Requested. Complete and submit the online form.

If either of you use tobacco, consider quitting. Once you have been tobacco free for 12 months, you will be able to re-attest online after January 1 to have the surcharge removed within two months. If you quit by December 31, 2018, and do not use tobacco in 2019, you will avoid the surcharge altogether in 2020. Refunds will not be issued to non-tobacco-users who do not attest during Open Enrollment.

Complete Your Biometric Health Screening and Health Risk Assessment by October 5, 2018

Are you a Montgomery County Public Schools (MCPS) retiree who is covered by an MCPS-provided medical plan and not yet eligible for Medicare? If so, have you taken steps yet to reduce your 2019 health insurance costs by completing a biometric health screening and health

| Tobacco-use Attestation Requirements for MCPS Retirees and Their Spouses Who Are Covered by an MCPS-provided Medical Plan* | | Will You Need to Attest? | |
|--|--|--------------------------------------|--|
| RETIREE: SPOUSE: | Medicare-eligible Medicare-eligible | NO | |
| RETIREE: SPOUSE: | NOT Medicare-eligible NOT Medicare-eligible | YES, for both you and your spouse | |
| RETIREE: SPOUSE: | Medicare-eligible NOT Medicare-eligible | YES, for your spouse only | |
| RETIREE: SPOUSE: | NOT Medicare-eligible Medicare-eligible | YES, for you only | |

*Retirees do not need to attest for themselves or their spouses if they are NOT covered by an MCPS-provided medical plan.

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 participated in the program.

If you have not completed your biometric health screening and health risk assessment to lower your rates for 2019, you have until October 5, 2018, 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, 2019. 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, 2019.

You must complete a biometric health screening and health risk assessment each year to maintain the rate reductions. To reap the program benefits in 2020, you will have between October 8, 2018, and October 4, 2019, to complete your screening and assessment.

Learn More

Review the 2019 Retiree Benefit Summary and the Wellness Initiatives for Retirees web page at www. montgomeryschoolsmd.org/ departments/ersc/retirees/benefits/ wellness-initiatives.aspx so you will be ready to receive the rate reductions and avoid the tobacco surcharge in 2020.

NEED HELP to Quit Smoking? How about an Incentive?

Quit for Good is a free, course-based tobacco cessation program offered

to all MCPS retirees and their spouses. The program consists of weekly classes led by a nurse practitioner. By completing Quit for Good, you can avoid paying the tobacco-user surcharge. To qualify, sign up and attend each Quit for Good class in its entirety.

MCPS will waive the surcharge for the following calendar year if you complete the program between September and December of each year. If you complete it between January and May of any year, MCPS will waive the tobacco-user surcharge and refund any surcharge paid during that year. Learn more at www. montgomeryschoolsmd.org/staff/ wellness/smoking-cessation/.

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

Maryland State Retirement and Pension System COLA

On July 1, 2018, 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 2.13 percent.

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, 2019, is expected to be available in November 2018.

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 **www.montgomeryschoolsmd.org**/ departments/forms/455-22.shtm

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

- Visit the Fidelity Investments NetBenefits website at www.netbenefits.com/mcps
- Log in using your existing username and password (or set up your online account if logging in for the first time).
- Click on **Profile**, then **Beneficiaries** in the About You section.
- Click on Add a Primary Beneficiary or Add a Contingent Beneficiary, depending on your needs.
- Click **Edit** to indicate your marital status.
- Enter your beneficiary and provide additional information as requested.
- Click Save for each beneficiary added or Cancel if you change your mind.
- Click Save All.

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 **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 www.sra.state.md.us/Participants/ Downloads/Forms/Form_4.pdf

*Changing your pension plan beneficiary(ies) is subject to plan restrictions.

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

| Sherry Adams | 4/25/18 | Calvin K. Chizever | 9/14/17 | Eugenia R. Gartrell | 12/3/17 |
|--|----------|---------------------------------------|----------|------------------------|----------|
| Lord M. Aiku | 7/26/17 | Chandra W. Chowhan | 5/9/18 | Maurice C. Genies | 1/17/18 |
| Jorge L. Alcoba | 2/15/18 | Franklin Y. Christensen | 11/28/17 | Genevieve M. Gibson | 7/21/17 |
| C. Owen Allen | 8/25/17 | Leonard Clay | 12/28/17 | Charles Giles Jr. | 6/15/18 |
| Margaret C. Ambrose | 2/28/18 | Catherine G. Cleiman | 10/10/17 | Roy E. Gilham | 7/20/17 |
| Christine H. Anders | 9/8/17 | John A. Clemons | 8/15/17 | Jerome Goldberg | 2/28/18 |
| Adrian Anderson | 4/5/18 | Rolando R. Cobarrubias | 8/1/17 | G. Sandra Goldschmidts | 12/7/17 |
| Marvin E. Anderson | 4/6/18 | Robin D. Colen | 6/11/18 | Helen L. Good | 4/16/18 |
| Eva N. Armstrong | 2/22/18 | Julio V. Colon Jr. | 8/1/17 | Leonard S. Goodman | 4/24/18 |
| Doris L. Arnold | 1/8/18 | Carol R. Cooke | 9/11/17 | Yuriy M. Gorbatyy | 7/17/17 |
| Lyndall P. Bailey | 8/21/17 | Gloria J. Cornett | 3/15/18 | Edithe Gordon | 8/20/17 |
| Marlene P. Baker | 7/18/17 | Marilyn B. Cramer | 7/31/17 | Mildred M. Gormley | 10/18/17 |
| Virginia N. Baliles | 7/21/17 | Steven W. Cranford | 1/31/18 | George Goudouvas | 4/18/18 |
| Arthur L. Barge Sr. | 4/24/18 | Kenneth N. Cudd | 3/7/18 | Theodosia T. Goudouvas | |
| Caryl D. Barnett | 10/11/17 | Rebekah E. Dangerfield | | Judith A. Graves | 2/14/18 |
| John A. Baroni | 2/10/18 | Barbara B. De Pauw | 12/5/17 | Marvin Gray | 10/14/17 |
| Mary A. Barton | 10/5/17 | Donald J. Degenhardt | 8/9/17 | Dorothy S. Greaney | 8/12/17 |
| Thelma L. Bates | 12/8/17 | Doris L. Del Toro | 8/11/17 | | 6/29/18 |
| Marian Becker | 4/16/18 | Donald D. Denault | 12/29/17 | William S. Gregory | 12/2/17 |
| Arthur C. Beegle | 10/11/17 | Jeanette Diamond | 3/2/18 | Donna J. Gullickson | 4/21/18 |
| H. O. Benedict | 2/22/18 | Charles E. Dick | 5/5/18 | S. John Haddad | 6/15/18 |
| Barbara J. Bennett | 4/9/18 | Mary Louise Dickenson | | James A. Hagy | 5/30/18 |
| Charlotte P. Beyersdorfer | | Bernard L. Diggs | 1/4/18 | Cynthia J. Hale | 3/24/18 |
| Frank E. Biddinger | 1/27/18 | Charles W. Diggs | 11/10/17 | Calvin Hall | 12/26/17 |
| James J. Biedron | 12/5/17 | 88 | 3/15/18 | Eva M. Hanrahan | 3/7/18 |
| | 2/4/18 | Evelyn M. Diggs | | Donald R. Hare | 7/4/17 |
| Victoria Birchall Eloise L. Blizard | 9/28/17 | Catherine L. Domergue | 10/7/17 | Scott R. Harris | 3/28/18 |
| | | Della B. Doolin Bichard F. Douglas | | | 8/24/17 |
| Nancy L. Blumenscheir | | Richard F. Douglas | 3/3/18 | Daniel P. Harrison | |
| Richard Bosnic | 4/28/18 | Harry L. Dove | 11/2/17 | Bertha M. Hebron | 6/7/18 |
| Marlin E. Bowen | 3/24/18 | Stacy D. Dove | 8/17/17 | Nelson Hedderman | 10/31/17 |
| Thomas P. Brady | 2/27/18 | Violet A. Downs | 12/7/17 | Alice R. Helm | 9/20/17 |
| Stewart M. Brandborg | 4/14/18 | Elizabeth P. Doyle | 1/18/18 | Marie B. Herald | 9/17/17 |
| James W. Branford | 2/23/18 | Jeanne F. Drew | 5/16/18 | Barbara Herman | 10/25/17 |
| Lester E. Brantner | 3/12/18 | Catherine M. Druitt | 9/14/17 | Kay R. Hickey | 1/23/18 |
| Leonard R. Bridgeforth | | Robert G. Dubinsky | 2/15/18 | Annabelle Highfill | 3/25/18 |
| Carol D. Brooks | 1/1/18 | Thomas J. Dugan | 9/20/17 | Jeffery M. Hill | 7/20/17 |
| Myrtle H. Brooks | 1/1/18 | Herbert L. Dumars | 12/28/17 | Grace E. Holt | 2/5/18 |
| Barbara A. Brown | 1/31/18 | Leonard E. Durscher | 9/22/17 | Earnesteen Honaker | 10/1/17 |
| Willard B. Brown | 11/10/17 | Wayne D. Dvorak | 5/28/18 | Gail F. Hooker | 5/25/18 |
| Thomas E. Buck | 1/22/18 | William R. Earl | 8/12/17 | Barbara C. Hooper | 12/30/17 |
| Joanne C. Budelman | 1/9/18 | Evelyn Edmunds | 1/10/18 | Esther A. Hope | 7/8/17 |
| Sheila F. Buhler | 4/25/18 | Vladimir Ekzarkhov | 11/8/17 | Tony D. Hopkins | 6/16/18 |
| Roger R. Burton | 5/20/18 | Aristides R. Espinoza | 11/22/17 | Henry Houck | 10/17/17 |
| David J. Busse | 5/24/18 | Michael J. Fasanella | 4/13/18 | Doris E. Howard | 4/16/18 |
| Annie L. Butler | 6/8/18 | Patricia A. Fato | 9/21/17 | Normie L. Howard | 7/23/17 |
| Silvia I. Caceres | 3/24/18 | Dorothy E. Ferrara | 6/10/18 | John E. Hudson | 6/20/18 |
| Rita I. Campagnari | 6/6/18 | Albert L. Fishman | 7/16/17 | Arthur D. Hugglestone | 10/4/17 |
| Ava L. Campbell | 7/30/17 | Marian R. Fletcher | 1/12/18 | Nancy A. Hughes | 9/21/17 |
| Charles B. Campbell | 5/19/18 | Hettie E. Foreman | 2/4/18 | Mary Louise Iacangelo | 6/21/18 |
| John A. Canning | 2/21/18 | Margaret Forst | 12/7/17 | George F. Jackson | 7/19/17 |
| Frank N. Carricato | 1/24/18 | Gracie L. Fowlkes | 5/10/18 | Jessie T. Jackson | 1/17/18 |
| Raymond E. Chalkley | 7/29/17 | Dorothy M. Frieders | 12/11/17 | Robert L. Jackson | 12/18/17 |
| Joan M. Chapin | 10/16/17 | Annette S. Friedman | 3/14/18 | Elizabeth J. Jacobs | 8/1/17 |
| Nancy E. Chapman | 8/19/17 | Ruth C. Fry | 7/26/17 | Gerald W. Johnson | 11/17/17 |
| Armand Checker | 3/16/18 | Janet Fuller | 7/18/17 | Francis S. Jones | 9/19/17 |
| Michel Chhor | 1/12/18 | Mildred Gabbert | 1/23/18 | Gladys C. Jones | 1/8/18 |
| | | | | - | |

Retirees who passed away between July 1, 2017, and June 30, 2018:

| | 11/10/15 | | 2 (7 (1 0 | | 0/1//10 |
|--------------------------------------|--------------------|--|--------------------|------------------------|----------|
| Lewis A. Jones | 11/12/17 | Joan M. Murphy | 3/7/18 | Thomas E. Snowden | 2/14/18 |
| Robert W. Jones | 3/24/18 | Bernice E. Musgrove | 5/19/18 | William C. Sonnenberg | · |
| Helen S. Joseph | 4/26/18 | Henry M. Nell | 9/2/17 | Peter J. Stallone | 3/3/18 |
| Barbara Kane | 8/3/17 | Donald A. Newton | 3/21/18 | Betty B. Starke | 3/7/18 |
| William E. Keeler Jr. | 7/17/17 | Mildred F. Nigh | 2/22/18 | Laura Steele | 4/20/18 |
| James W. Kelly | 5/24/18 | James A. OConnor | 2/24/18 | Mary K. Stephanos | 1/22/18 |
| Joan M. Kenealy | 9/17/17 | Anne M. OMalley | 1/19/18 | Hannah L. Stewart | 4/13/18 |
| Doris C. Kennedy | 9/23/17 | Joseph A. Onofrey | 2/22/18 | Geraldine Stine | 8/25/17 |
| Jean A. Kesler | 8/21/17 4/1/18 | Patricia A. Onos | 10/9/17 | Elsie Strohlein | 2/12/18 |
| Mildred L. Kesler | | Candice Optican | 12/19/17 | Jacqueline C. Summers | |
| Golam M. Khan | 12/6/17 | Carl S. Orenberg | 8/27/17 9/15/17 | - | |
| Emma King Marilump L. King | 11/2/17 8/13/17 | Margaret E. Ostrow | 12/20/17 | Mary Swann | 6/7/18 |
| Marilynn L. King Nettie S. Kitzes | 12/9/17 | John P. Paicos | 1/17/18 | Geraldine K. Taylor | 11/28/17 |
| Mildred Kline | 5/26/18 | Suzanne B. Papiz | 11/16/17 | Gladys L. Thomas | 4/8/18 |
| Karen M. Konen | 9/2/17 | Austin L. Patterson Jr. Lucile R. Peacock | 3/27/18 | Mable D. Thomas | 6/15/18 |
| Thomas C. Kozar | 10/23/17 | Berta M. Perez | 11/13/17 | Katherine A. Thorpe | 8/7/17 |
| Chi K. Lau | 10/31/17 | Sharon W. Perlmutter | 11/28/17 | Emelie Toven | 1/2/18 |
| Ruth M. Law | 11/17/17 | Penny L. Peterson | 3/5/18 | James E. Tracy | 8/26/17 |
| Sharon D. Lawson | 11/9/17 | Alan D. Phillips | 3/26/18 | Loring H. Triplett Jr. | 3/9/18 |
| Paul S. Lentz | 6/6/18 | Donald J. Phillips | 11/11/17 | Richard A. Trivett | 8/1/17 |
| Elsa L. Leonard | 2/9/18 | Jean L. Phillips | 5/2/18 | Laura L. Turner | 2/26/18 |
| Audrey M. Leslie | 7/17/17 | Sheila W. Ploger | 10/30/17 | Robert L. Turner | 12/6/17 |
| Avril C. Letourneau | 9/2/17 | Dorothy G. Pocinki | 6/7/18 | | 2/25/18 |
| Sally J. Levine | 12/20/17 | Margaret A. Porter | 10/10/17 | Mavis J. Vandegrift | |
| Ruth B. Link | 10/4/17 | Herbert R. Prather | 9/12/17 | Grace M. Viqueira | 4/18/18 |
| Elizabeth Lipira | 12/2/17 | James L. Prentiss | 3/28/18 | Theresa M. Volkman | 1/6/18 |
| Toby Loewy | 3/3/18 | Edward A. Pridemore | 12/3/17 | Nancy S. Walker | 5/21/18 |
| Daniel Lulchuk | 6/15/18 | William Randolph | 4/17/18 | Wendell C. Wallace | 11/26/17 |
| Ronald M. Luther | 6/9/18 | Marsha S. Raskin | 5/23/18 | Kenneth A. Walter | 2/11/18 |
| Frances B. Luzenski | 7/27/17 | Alice Razzano | 10/21/17 | Berniece B. Warren | 8/29/17 |
| Clara E. Lynn | 4/1/18 | Bonnie W. Reiff | 6/30/18 | Ruize O. Waters | 7/17/17 |
| Francis L. Maciorowski | | William E. Rhode | 6/7/18 | John F. Weddell | 7/14/17 |
| Denine R. Mahoney | 9/5/17 | Ronald C. Riley | 7/19/17 | Betty E. Wendelin | 8/15/17 |
| Peter D. Markellos | 6/4/18 | George F. Robb | 4/18/18 | Pearl F. Werman | 1/11/18 |
| Jean Marks | 11/30/17 | J. H. Roberson | 2/15/18 | William C. Westcoat II | 11/1/17 |
| Rosemary S. Marks | 10/31/17 | Ruth Ronald | 12/7/17 | | |
| George Mason | 8/16/17 | Kenneth L. Rose | 2/7/18 | Diane Wetherill | 12/5/17 |
| Levi Mason | 8/23/17 | Ellen F. Rosenthal | 12/30/17 | Eleanor F. Whelan | 9/20/17 |
| Norma J. May | 11/9/17 | Kathryn L. Rossmeisl | 3/6/18 | Helen White | 2/19/18 |
| Jane M. McAuliffe | 8/12/17 | Thomas W. Rounds | 1/12/18 | Ronald J. Wilcox | 10/22/17 |
| Sigrid B. McCutcheon | 5/25/18 | Sharon W. Rushton | 11/30/17 | Charles Wiles Jr. | 6/19/18 |
| Helene McKamey | 6/3/18 | Maurice M. Sands | 9/16/17 | Virginia L. Williams | 1/21/18 |
| Deborah K. McMullen | 9/2/17 | Lewis R. Sanford | 9/14/17 | Blanche J. Wilson | 8/17/17 |
| Gayle A. Meehan | 1/28/18 | David M. Scaggs | 1/25/18 | Kathleen A. Wolfrey | 8/25/17 |
| Delores E. Meredith | 12/26/17 | Kathryn Schaeffer | 5/8/18 | Calvin E. Wright | 7/2/17 |
| William A. Merryman | 7/21/17 | Jean Scott | 6/3/18 | Fumie Yamamoto | 4/12/18 |
| Elizabeth K. Midgley | 11/26/17 | Irma J. Seitz | 5/7/18 | | |
| Henry K. Miles | 9/16/17 | Richard D. Sharer | 6/23/18 | Jerry L. Yeager | 3/30/18 |
| Janet E. Miles | 12/30/17 | Forrest G. Shearin | 5/14/18 | John B. Young | 6/5/18 |
| Veronica A. Miller | 7/4/17 | Joe G. Shepherd | 10/2/17 | Michael D. Young | 1/12/18 |
| Anna Jean Minnick | 6/4/18 | Richard C. Shuman Jr. | 12/13/17 | Janet A. Zambon | 8/19/17 |
| Rose F. Mitri | 10/27/17 | Gregory A. Slatniske | 5/10/18 | James A. Zeck | 1/17/18 |
| Mary K. Mohr | 9/6/17 | Joseph J. Smakula | 7/11/17 | Maria I. Zeroth | 10/25/17 |
| , Betty A. Monckton | 12/26/17 | Barbara Smith | 3/7/18 | Carol S. Zilliacus | 1/8/18 |
| Ronald G. Morris | 8/5/17 | Mable M. Smith | 12/30/17 | Margaret Zirkle | 5/18/18 |
| | | | | 0 | |

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MAKING CHANGES to Your Benefits

During Open Enrollment

To make a change to your retiree benefits during Open Enrollment, you must submit MCPS Form 455-22, Retiree Benefit Plan Enrollment, to the Employee and Retiree Service Center (ERSC) by Friday, November 2, 2018. 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** 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.



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 DO | PLEASE DO NOT | | |
|--|--|--|--|
| Keep your sent e-mail or fax confirmation as receipt that ERSC has received your form. | Call or e-mail ERSC to confirm receipt of your form. | | |
| Plan ahead when faxing your benefit enrollment form. | Fax 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 sig- natures will be returned, and you will need to resubmit your signed form before the November 2, 2018, Open Enrollment deadline. | | |
| Submit all pages of your enrollment form and supporting documentation in one fax or e-mail. | Send multiple e-mails or faxes. If your form and documentation are separated, ERSC staff will be unable to attribute your changes to you. | | |
| Check your benefits confir- mation to ensure your changes have been made correctly. ERSC | Submit your form in more than one way (e.g., do not mail your form after you have faxed or e-mailed it). Doing | | |

mation to ensure your changes have been made correctly. ERSC will mail it to your home address within two weeks of receiving your enrollment form.

Some tips on submitting changes:

Keep a copy of your form for your records.

Forget to keep a copy of your form.

so will delay the processing of your

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.

changes.

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 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 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.

MCPS Celebrates Retiree Class of 2018 at RETIREMENT RECEPTION

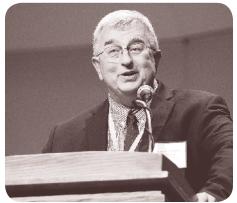
MORE THAN 143 RETIREES from the Class of 2018 attended the annual Retirement Reception on June 7, 2018. Retirees were recognized for their service to Montgomery County Public Schools (MCPS) and the students of Montgomery County.

This year's reception recognized the collective career culmination of another outstanding class of MCPS retirees. The Class of 2018 comprised 672 retirees with a combined 16,620 years of service. Of the new retirees, 199 served MCPS for 30 or more years and 38 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. Jack R. Smith, superintendent of schools; Mr. Michael A. Durso, president of the Montgomery County Board of Education; and Dr. Carol M. Dahlberg, president of the MCPS Retirees Association. Retirees' names and years of service were announced, and they each received a certificate of honor and a gift acknowledging their service to Montgomery County students. Montgomery County Public Schools Employee and Retiree Service Center (ERSC) 45 W. Gude Drive, Suite 1200 Rockville, Maryland 20850

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Open Enrollment ... continued from page 1

at www.montgomeryschoolsmd.org/ departments/ersc/retirees/benefits/ open-enrollment.aspx. Be sure to read the benefit summary as it contains important details about all of your retiree benefit options for 2019.

You will have the opportunity to discuss your Open Enrollment

options with benefit plan vendors and ERSC staff at one of four Open Enrollment Benefit Fairs (see chart on page 1 for details). Representatives from ERSC and benefit plan vendors will be available to answer your questions and vendors will offer health-related activities.

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. Currently, the organization has more than 2,500 members, but is looking for more! Interested in joining? Visit www.montgomeryschoolsmd. org/departments/mcpsretirees/, scroll down to the bottom of the page, and click To become a member download MCPSRA-MRSPA Membership brochure.



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