



Retiring Times New Directions for VOLUME 6 · NUMBER 3 Retires FALL 2009

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Regular Health Screenings and Your Long-Term Health

Regular visits to your health care provider are an important part of caring for your long term health. These visits can help you learn valuable information about maintaining a healthy lifestyle and can assist you in building a relationship with your provider that will benefit you in case of a future illness.

Most important, though, is your ability to proactively manage your health during these visits by updating vaccinations, screening for diseases, and assessing your risk of future medical problems.

Even if you feel fine, regular visits enable you to check for potential problems that may otherwise go undiagnosed. For instance, most people who have high blood pressure, high blood sugar, or high cholesterol are not aware of their conditions. Without the proper screenings, they may remain unaware of these conditions until the diseases become advanced. In order to intervene before such conditions become health problems, have your blood pressure, blood sugar, and cholesterol levels checked regularly.

The following age-specific guidelines will help you keep track of when to see your health care provider.

Recommended Health Screening Tests for Age 65 and Older

| WHAT | WHO | WHEN |
|---|--|--|
| Physical exam: With each exam, you should have your height and weight checked. Routine diagnostic tests are not recommended unless your doctor finds a problem. | Everyone | Yearly |
| Hearing test | Everyone | Yearly |
| Eye exam, including a screening for glaucoma | Everyone | Every 2 years |
| Dental exam | Everyone | Every 6 months |
| Blood pressure screening | Everyone | Yearly |
| | If you have diabetes, heart disease, kidney problems, or certain other conditions, talk with your health care provider about more frequent monitoring. | |
| Cholesterol screening | Everyone | Every 3-5 years |
| | If you have diabetes, heart disease, kidney problems, or certain other conditions, talk with your health care provider about more frequent monitoring. | |
| Colon cancer screening | Everyone | |
| A stool test | Talk with your health care provider to determine which of these screening tests is right for you. | Yearly |
| Flexible sigmoidoscopy along with a stool guaiac test | | Every 5 years |
| Colonoscopy* or Computed tomographic colonography (virtual colonoscopy) | | Every 10 years |
| *Note: Patients with risk factor colitis, personal or family histor adenomas may need a colonos | ory of colorectal cancer, or his | |
| Pelvic exam and Pap smear to check for cervical cancer and other disorders | Women | Yearly |
| | Women whose Pap smears have been negative for 3 years in a row | Your health care provider may tell you that you only need a Pap smear every 2-3 years. |

Recommended Health Screening Tests for Age 65 and Older

| WHAT | WHO | WHEN |
|--|--|---|
| Abdominal aortic aneurysm screening | Men between ages 65 and 75 who have smoked | Once |
| | Others | Discuss with your health care provider |
| Prostate exam: May involve a Prostate- Specific Antigen (PSA) test or Digital Rectal Exam (DRE) | Men | Discuss with your health care provider |
| Breast exams: | Women Contact your doctor immediately if you notice a change in your breasts, whether or not you do self exams. | |
| Breast self-exam | | Monthly |
| A complete breast exam by a health care provider | | Yearly |
| Mammograms | | Every 1-2 years depending on risk factors |
| Osteoporosis screening: Bone density test (DEXA scan) | Women: Ask your doctor about the proper calcium intake and exercise needed to help prevent osteoporosis. | |
| | All men over age 70 | Discuss with your health care provider |

In addition to regular screenings for potential health problems, you may also need to update or receive regular vaccinations to guard against common diseases. The following age-specific recommendations will help you keep track of when to request an immunization.

Immunization Recommendations for Age 65 and Older

| WHAT | WHO | WHEN |
|--|--|-------------------|
| Pneumococcal vaccine | Everyone over 65 who has not received this vaccination in the past or who has received the vaccination more than 5 years prior to turning 65 | Once |
| Flu shot | Everyone | Yearly |
| Tetanus-diphtheria booster | Everyone | Every 10 years |
| A shingles or herpes booster vaccination | Speak to your health care provider to determine your level of necessity | Once after age 60 |

Sources for all recommendations: U.S. Preventive Services Task Force, American Diabetes Association, National Osteoporosis Foundation, *Braunwald's Heart Disease: A Textbook of Cardiovascular Medicine, CA: A Cancer Journal for Clinicians.*

These recommendations should serve as general guidelines; not all screenings or vaccinations will be right for all patients who meet the general age requirements.

Therefore, your primary health care provider is always the best resource to help you determine which screenings or vaccinations are right for you. Together, you can proactively manage your long term health.

For Your Information

The 2009 Cost-of-Living Adjustment (COLA) for retirees receiving retirement benefits from the State Retirement Agency was effective on July 1, 2009. Retirement system members received a 3.839 percent increase and pension system members received a 3.0 percent increase. Retirees who retired on or before July 1, 2008, received this COLA. The adjustment was included in pension payments that were deposited to retiree accounts at the end of July. The COLA for retirees receiving benefits from the MCPS core and supplemental plans is effective each January. The next scheduled COLA for the MCPS core and supplemental plans is January 1, 2010.

For details regarding cost-ofliving adjustments for state plan retirees, please refer to the State Retirement Agency publication Retiree News and Notes, available at www.sra.state. md.us/newsletters/ RetireeNewsJuly2009.pdf.

Retiring Times

In Memoriam

Retirees deceased between July 1, 2008, and June 30, 2009. It is with great sadness that we share the loss of our fellow MCPS retirees. Retirees are listed in alphabetical order with their date of passing.

Jacob E. Adams Donald C. Allen Dorothy Allen Bertha B. Austin Margaret A. Banos George M. Beckert Edna Belbin Mary S. Bell Carole Boris James N. Bradshaw Edward W. Brakus M. M. Brill Margueritte Bryan H. Ruth Bryant Douglas M. Burgess, Jr. Jimmy C. Burkholder Karl J. Busic Fayetta C. Butler Grace I. Carr June B. Caspi Laroy Cobbs Jr Margaret M. Coffey James R. Collins Marie Consroe Beverly A. Cordell Roxanne Corrado Mary Crosby Mary B. Curry Cynthia B. Curry Ruth A. Cuthbertson Maryan D. Dahmer P. J. Dalla-Santa Laura F. Davis Barbara M. Davis Sue C. Dawson Raymond J. Debalso Catherine J. Denerville Catherine L. Derby Idell Dornheim Theodore W. Dorsey Melba Downey A. Du Bois Charles J. Dudash James R. Duppins, Jr. Norita F. Early Willard L. Edmiston Frank G. Edwards Alice K. Eiss **Jessie Fair**

October 28, 2008 September 26, 2008 March 31, 2009 December 20, 2008 June 27, 2009 February 24, 2009 December 25, 2008 November 30, 2008 March 23, 2009 February 6, 2009 February 8, 2009 January 5, 2009 May 8, 2009 June 17, 2009 December 14, 2008 April 5, 2009 February 28, 2009 October 11, 2008 December 13, 2008 January 21, 2009 December 13, 2008 December 2, 2008 August 22, 2008 November 26, 2008 August 14, 2008 August 15, 2008 March 8, 2009 November 5, 2008 July 3, 2008 November 6, 2008 November 8, 2008 April 28, 2009 January 12, 2009 August 17, 2008 March 15, 2009 September 23, 2008 October 27, 2008 October 15, 2008 March 7, 2009 July 6, 2008 January 19, 2009 May 7, 2009 November 22, 2008 December 14, 2008 August 31, 2008 July 15, 2008 June 9, 2009

July 9, 2008

December 24, 2008

Catherine Fauley Mirella Faustini Lloyd M. Ferrell Robert L. Finney Ann T. Fisher Elizabeth J. Foster Sally D. Francis J. F. Freeman Edmund Geiger Mary L. Gibbons Katherine B. Gimmel Billye J. Goff Grace R. Goldberg Joseph B. Good Alan L. Gotoff Sammy L. Green Harold W. Green John H. Grentzner Joseph Griffin Dianne Grimsley Bradley I. Grogan Mildred L. Groves David T. Gupton Anthony Hilliard Frances E. Hoell Diane F. Hoffman Ferby Holmes Jr James E. Holston Victor B. Hooper Homer F. Horn Andrew L. Hugar Eligah Huggins, Jr. Audrey B. Hurdle Pauline E. Ingram Eileen K. Isaacs Anthony S. Jackson Ruth I. Johnson M. Keiter William E. Keith Gail E. Kelley John S. Kelley Lawrence G. Kelley, Sr. John C. Kern Loretta King Judith A. Kinney Nancy L. Koontz Anna E. Kowalewski Marie M. Lancaster Helen Lange

August 29, 2008 April 13, 2009 March 13, 2009 January 27, 2009 March 10, 2009 April 4, 2009 March 13, 2009 April 17, 2009 July 13, 2008 March 18, 2009 September 27, 2008 November 22, 2008 July 5, 2008 December 26, 2008 November 16, 2008 February 23, 2009 November 21, 2008 November 5, 2008 September 8, 2008 July 31, 2008 June 15, 2009 January 9, 2009 April 10, 2009 November 25, 2008 November 26, 2008 August 28, 2008 January 25, 2009 July 8, 2008 October 15, 2008 October 28, 2008 December 27, 2008 December 25, 2008 June 7, 2009 June 29, 2009 January 3, 2009 March 24, 2009 January 29, 2009 November 19, 2008 December 22, 2008 February 2, 2009 March 20, 2009 July 28, 2008 December 15, 2008 March 29, 2009 September 3, 2008 August 11, 2008 February 24, 2009 May 16, 2009 December 24, 2008

March 27, 2009

Edna R. Larson Mary L. Leone Elaine S. Lessenco Edwin W. Lewin Eugenia F. Limparis Eva J. Littles E. Lowe Victor Lumovich Kenneth Lundberg Lawrence B. Luzenski Dorothy M. Madison Elizabeth Mainhart Carolyn T. Marley Jack Q. Martin James F. Mason A. A. McCrary Leora C. McElroy Julia McKenzie Mary Milic M. J. Miller John P. Miller Miles L. Moore Robert M. Moore Doris E. Morris Vincent P. Mroz Murray Mullinix John R. Murdock Thomas F. Nelson Gerald Nelson Daniel Oboyle Anita M. O'Brien Erna H. Odenkirchen Agnes M. Osman Helen A. Owens John D. Page Charles C. Parker Barbara A. Parker Elizabeth A. Patten Jean A. Pauls Harold U. Peddicord Renee T. Perkins Robert Pinkney Barbara A. Poerstel Allen S. Proctor Vera Procyk Martin Rabunsky Phillip W. Raines Robert L. Ranofsky Donald H. Reddick

September 20, 2008 March 1, 2009 April 18, 2009 December 13, 2008 January 14, 2009 December 27, 2008 July 14, 2008 May 10, 2009 November 12, 2008 February 25, 2009 December 23, 2008 November 5, 2008 May 30, 2009 May 2, 2009 November 4, 2008 April 1, 2009 November 22, 2008 October 1, 2008 March 13, 2009 November 20, 2008 May 19, 2009 February 18, 2009 October 19, 2008 April 24, 2009 July 22, 2008 January 13, 2009 July 25, 2008 October 15, 2008 May 15, 2009 March 25, 2009 May 5, 2009 August 10, 2008 March 18, 2009 December 12, 2008 March 2, 2009 April 8, 2009 September 17, 2008 January 18, 2009 August 19, 2008 February 16, 2009 December 16, 2008 August 31, 2008 July 14, 2008 February 9, 2009 March 11, 2009 August 26, 2008 July 4, 2008 June 30, 2009

July 30, 2008

Richard Reese Carol A. Reichgut Helen Remaley Aileen Rhodes Lula M. Richardson Alfred B. Rico Mary A Roberts Melvin W. Robertson Leslie S. Rogers Martha F. Rogers M L. Sanderson Sophie M. Sandy E. Sargent Helen Schneider Margaret E. Schuhmacher Regina R. Sclar John R. Scott Ionita C. Sears Leona M. Shankle Elton L. Shumaker Flora M. Singer James W. Smith Bancha Southivong Marjorie W. Spaulding Irene F. Stillman Jeanette A. Stockton William R. Stratton Cecilia J. Stuart Theresa M. Sykes Ivory E. Thomas Louise Turner Rita M. Wagner K. Walker A. W. Warfield Mary A. Watters Shirley W. Weakley Mary D. Weld Fern Will Mary A. Williams Harry Williams Janice K. Wilson Marie H. Wilson Rosalie Wolfson Esther M. Wood Sylvia Wubnig Theophus Younger Dorothy P. Zedler Dorothy B. Zeller

Mortimer M. Zeroth

January 8, 2009 November 19, 2008 March 7, 2009 April 9, 2009 August 25, 2008 March 10, 2009 April 28, 2009 July 24, 2008 August 30, 2008 April 17, 2009 November 27, 2008 August 12, 2008 February 20, 2009 May 20, 2009 December 19, 2008 April 19, 2009 May 3, 2009 December 24, 2008 November 18, 2008 February 25, 2009 June 7, 2009 February 4, 2009 December 19, 2008 April 2, 2009 February 2, 2009 July 27, 2008 May 28, 2009 December 22, 2008 January 7, 2009 November 25, 2008 June 19, 2009 October 20, 2008 November 15, 2008 August 15, 2008 June 26, 2009 June 17, 2009 February 8, 2009 December 1, 2008 September 2, 2008 March 20, 2009 September 14, 2008 May 31, 2009 November 27, 2008 October 19, 2008 May 25, 2009 September 22, 2008 March 4, 2009 June 27, 2009

2009 Open Enrollment Report

Montgomery County Public Schools (MCPS) recently concluded the annual retiree health plan open enrollment for the 2009-2010 plan year. Open enrollment was held over a three-week period and concluded on Friday, May 15, 2009. During that time, MCPS and the health plan vendors conducted three health fairs where retirees had the opportunity to learn more about the benefit offerings and meet with vendors. In addition, the Employee and Retiree Service Center (ERSC) handled hundreds of inquiries from MCPS retirees and dependents regarding their options for the plan year.

All changes made during open enrollment were effective on July 1, 2009.

Health and Dental Plan Enrollment

There was only modest change in health plan enrollment during the open season. As of July, 234 retirees are enrolled in the BlueChoice Health Maintenance Organization (HMO), 847 are covered by the Kaiser Permanente Health Plan, 1,379 are covered by the United HealthCare Select HMO, 730 are enrolled in a Point-of-Service (POS) plan, 147 are enrolled in the Indemnity Plan, and 3,814 are covered by the Medicare Supplement Plan.

Ninety-five percent of retirees are covered by the dental preferred provider option (PPO), while 5 percent are covered by the Dental Maintenance Organization (DMO).

Prescription Plan Enrollment

Six years ago, MCPS began offering retirees the opportunity to choose between two prescription drug plan options with CVS/Caremark. Option A offers lower co-pays but higher monthly premiums, while Option B offers higher co-pays but lower monthly premiums.

In 2003, 80 percent of retirees chose prescription Option A and 20 percent chose prescription Option B, even though, in many situations, Option B may have been a more financially beneficial option.

During the most recent open enrollment period, the gradual shift from Option A to Option B has continued. Now, 61 percent of retirees are enrolled in Option A and 39 percent are enrolled in Option B.



If you have questions, please contact ERSC via e-mail at ERSC@mcpsmd.org or at 301-517-8100. Call volumes are typically lower Tuesday through Thursday, so wait times may be shorter. •

Preventing H1N1 and Seasonal Flu

As flu season approaches, you may have questions concerning the H1N1 virus, commonly referred to as the "swine flu." You may wonder how to best protect yourself from this virus and whether you should obtain the H1N1 vaccine in addition to your regular flu vaccination.

Currently, the Centers for Disease Control and Prevention's (CDC) Advisory Committee on Immunization Practices (ACIP) recommends that the H1N1 vaccine be made available to the following groups first:

- Pregnant women
- Health care workers and emergency medical responders
- People caring for infants under 6 months of age
- Children and young adults from 6 months to 24 years
- People aged 25 to 64 years with underlying medical conditions (e.g. asthma, diabetes)

These groups, according to the ACIP, represent a total population of approximately 159 million people in the United States.

According to the ACIP, "the risk for infection among persons age 65 or older is less than the risk for younger age groups." Therefore, they recommend that as needs are met for these priority groups, providers should offer the vaccination to people over the age of 65.

Contact your health care provider to determine if the H1N1 vaccine is appropriate for you.

Even without the H1N1 vaccination, there are steps that you can

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Retirement Reception 2009

Over 120 retirees from the Class of 2009 attended the annual Retirement Reception on June 11, 2009. Retirees were recognized for their service to MCPS and the students of Montgomery County.

Outgoing MCPS Retiree Association (MCPSRA) president Fred Evans honored retirees by announcing their names, job titles, locations, and years of service. Retirees were congratulated by a receiving line that included vice president of the Board of Education Mrs. Patricia O'Neil and County Council president Mr. Phil Andrews. Superintendent Dr. Jerry D. Weast acknowledged retirees' service with a retirement gift.

After being recognized for their many years of loyal service to MCPS and the students of Montgomery County, retirees enjoyed a reception on Richard Montgomery's Main Street. A recent design in school construction, Main Street merges new endeavors and past accomplishments, not only housing many school operations, but also serving as the new home of the historical Park Street School façade. Here, retirees had the chance to mingle while being entertained by student musicians.

All retirees are invited to join the MCPSRA. Questions can be directed to the incoming president of the association Mr. Gerald Johnson via email at Gerald_W_Johnson@mcpsmd.org.







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take to protect yourself from the H1N1 virus. Because H1N1 is thought to spread in the same manner as seasonal flu, the CDC recommends the following steps to protecting yourself and others from any strain of flu:

- Cover your nose and mouth with a tissue when you cough or sneeze.
 Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.
- Avoid touching your eyes, nose or mouth. Germs spread this way.
- Try to avoid close contact with sick people.

In addition, the CDC advises that people who are sick with flu-like

symptoms should stay home for at least 24 hours after their fever is gone except to get medical care or for other necessities. (Your fever should be gone without the use of a fever-reducing medicine.) You should also keep away from others as much as possible to avoid making others sick.

Being aware of your contact with others and practicing good hand washing techniques can help prevent both seasonal and H1N1 flu.

In consultation with your primary health care provider, schedule your yearly seasonal flu vaccination and discuss his or her recommendations for the H1N1 vaccine. For more information on H1N1 flu or on avoiding the flu, visit the CDC website at www.cdc. gov/h1n1flu.

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News from the Employee and Retiree Service Center

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Employee and Retiree Service

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