



Retiring Times



Volume 12
Number 2
FALL

■ Montgomery County Public Schools ■ Rockville, Maryland ■

Retiree Open Enrollment to Be Held **OCTOBER 12–NOVEMBER 6, 2015**

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees this year from October 12 through November 6, 2015. During Open Enrollment, you will have the 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.

What's New?

EFFECTIVE JANUARY 1, 2016:

- **CareFirst will offer a dental Preferred Provider Organization (PPO) plan** to eligible MCPS retirees and dependents, replacing the Aetna PPO plan. Aetna will continue to offer its Dental Maintenance Organization (DMO) plan.
- **Davis Vision** (provided through CareFirst) will provide vision

coverage to eligible MCPS retirees and dependents, replacing the National Vision Administrators (NVA) plan.

WELLNESS INITIATIVES:

The MCPS Wellness Initiatives program, established last year as part of the school system's benefit program for active employees, is expanding to include non-Medicare-eligible retirees. The effort, which will help educate these retirees about their health and encourage

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Open Enrollment **BENEFIT FAIRS**

BENEFIT FAIR DATE/TIME	LOCATION
WEDNESDAY October 14, 2015 3:00–5:30 p.m.	Carver Educational Services Center Auditorium 850 Hungerford Drive Rockville, MD 20850
TUESDAY October 20, 2015 3:00–5:30 p.m.	Northwest High School 13501 Richter Farm Road Germantown, MD 20874
MONDAY October 26, 2015 3:00–5:30 p.m.	Springbrook High School 201 Valley Brook Drive Silver Spring, MD 20904
THURSDAY October 29, 2015 3:00–5:30 p.m.	Sherwood High School 300 Olney-Sandy Spring Road Sandy Spring, MD 20860
TUESDAY November 3, 2015 3:00–5:30 p.m.	Carver Educational Services Center Auditorium 850 Hungerford Drive Rockville, MD 20850

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OPEN ENROLLMENT

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healthy lifestyles, includes money-saving incentives for those who are covered by an MCPS-provided medical insurance plan. There are three components to the Wellness Initiatives program: a biometric health screening, a health risk assessment, and a smoker surcharge.

Effective January 1, 2017, MCPS will pay an additional 1 percent of the total cost of your health insurance—reducing your contribution by 1 percent—if you complete a biometric health screening of your blood pressure, blood sugar, body mass index (BMI), and cholesterol between October 12, 2015, and October 7, 2016—and yearly thereafter.

In addition to a biometric health screening, you can save another 1 percent of the total cost of your health insurance by completing your medical insurance plan's online health risk assessment within the same timeframe—and yearly thereafter.

Also effective January 1, 2017, MCPS will impose a 3 percent surcharge to the total health insurance costs of non-Medicare-eligible retirees who smoke or use other forms of tobacco. To avoid this surcharge, these retirees will need to be tobacco-free for 12 months prior to January 1, 2017. Need help quitting? Be sure to read "Still Smoking? Quitting Is the Foundation to a Healthier, Happier Retirement," in this issue of *Retiring Times*.

You will find more information on Wellness Initiatives in the 2016 Retiree Benefit Summary.

DO YOU STILL HAVE ASSETS in the Montgomery County Public Schools (MCPS) 403(b)/457(b) plan(s)?

On March 11, 2015, the Board of Education selected Fidelity Investments as the administrative services provider for the 403(b)/457(b) plans offered by MCPS, effective January 1, 2016. The plans will benefit retirees and employees in many ways:

- **Lower Fees and Increased Transparency**—The plans will have reduced administrative and investment expenses and will allow you to identify more clearly the fees you are paying to participate in the plan.
- **Streamlined Investment Lineup**—The Board of Education created the Defined Contribution Investment Committee (DCIC) to create and monitor an investment menu for the plans. The plans will offer best-in-class investment options, reduce confusion, and improve fund choices.
- **Enhanced Participant Experience**—The plans will include state-of-the-art technology and communications to make transactions easier.

If you still have assets in the plan(s), in October you will receive a transition guide from Fidelity Investments with detailed information about any actions you may need to take. In the meantime, you will find more information by visiting our 403(b)/457(b) website at www.mcps.yourplan.info/ and clicking on "Plan Changes are Coming" in the red banner. ■

Unsure about which plans are 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 **2016 Retiree Benefit Summary** with detailed information to retirees the first full week of October. 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

at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.aspx. Be sure to read the benefit summary you receive as it contains important details about all of your retiree benefit options, including changes to your benefits that will be effective January 1, 2016.

You will have the opportunity to discuss your Open Enrollment options with benefit plan vendors and ERSC staff at one of five Open Enrollment Benefit Fairs (see chart on previous page for details). Representatives from ERSC and benefit plan vendors will be available to answer your questions and vendors will offer health-related activities. ■

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 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 Avenue
Hartford, CT 06156

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 Retiree Benefit Summary, which we will mail in the fall. ■

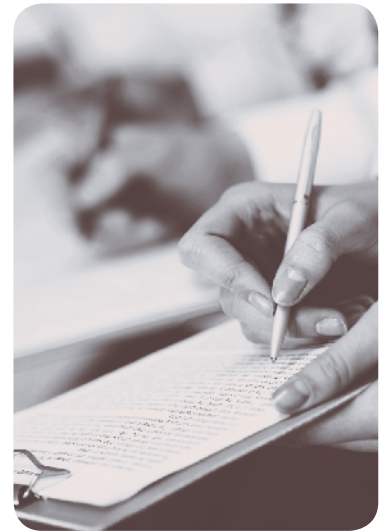
Can We HELP?

ERSC strives 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. ■

MAKING CHANGES to Your Benefits

To make a change to your retiree benefits, you must submit MCPS Form 455-22: *Retiree Benefit Plan Enrollment*, to the Employee and Retiree Service Center (ERSC) by Friday, November 6, 2015. 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** 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.



Some tips on submitting changes:

PLEASE DO	PLEASE DO NOT
<p>Keep your sent e-mail or fax confirmation as receipt that ERSC has received your benefit enrollment form.</p>	<p>Call or e-mail ERSC to confirm receipt of your form.</p>
<p>Plan ahead when faxing your benefit enrollment form.</p>	<p>Fax your form during the final 24 hours of Open Enrollment when fax traffic is heaviest.</p>
<p>Sign both pages of your benefit enrollment form.</p>	<p>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 6, 2015, Open Enrollment deadline.</p>
<p>Submit all pages of your enrollment form and supporting documentation in one fax or e-mail.</p>	<p>Send multiple e-mails or faxes. If your form and documentation are separated, ERSC staff will be unable to attribute your changes to you.</p>
<p>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.</p>	<p>Submit your form in more than one way (e.g., do not mail your form after you have faxed or e-mailed it). Doing so will delay the processing of your changes.</p>
<p>Keep a copy of your form for your records.</p>	<p>Forget to keep a copy of your form. ■</p>

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

Molly F. Abbott	3/12/15	Nancy J. Crisp	5/25/15	Donald L. Giffin	11/3/14
Candace M. Abel	5/24/15	Elizabeth L. Crowley	3/11/15	Margaret J. Glenn	8/8/14
Alan R. Anderson	4/19/15	Jeanne H. Cummings	8/15/14	Raul E. Gomez	10/1/14
Sandra H. Anthony	8/29/14	Allen E. Currey	10/8/14	Lydia Gordon	3/12/15
George Aument	10/9/14	Shirley C. Curtis	8/2/14	Marjorie A. Gould	7/12/14
Nancy L. Bailey	8/30/14	Patricia A. Cutlip	11/3/14	Anna S. Greenwood	12/16/14
Shirley A. Barger	1/5/15	John G. Daly	11/17/14	Greg A. Gregory	12/31/14
James R. Barrack	1/30/15	Carolyn Dean	10/25/14	Richard B. Grove	12/1/14
Bernice Bass	10/18/14	Mary Degeorges	11/14/14	Alice Hacobian	1/1/15
James W. Baxter III	12/24/14	Corinne C. Delafield	1/9/15	Irma W. Hahn	1/15/15
Josephine Bayne	5/1/15	Lorene S. Delawter	1/2/15	Teresa M. Haines	1/18/15
Mary L. Beach	6/24/15	Margaret E. Demme	1/7/15	Virginia Hall	1/23/15
Peter R. Beckjord	7/14/14	Margaret T. Desmond	1/31/15	Clementena P. Hannah	5/3/15
Linda S. Beene	12/16/14	Marty Dickerson	11/16/14	Gregory A. Hardesty	8/20/14
Judith K. Benson	11/29/14	Gloria M. Dillon	1/6/15	Charles R. Harris	10/10/14
Imogene Bingaman	6/1/15	Joseph Dobrick	6/15/15	Rita Hawvermale	4/1/15
Charles T. Bolgiano	1/13/15	Terri S. Dodson	2/27/15	Marion Haynes	1/4/15
Earl E. Bolton, Jr.	11/21/14	John H. Dolcich	9/21/14	Virginia L. Henderlite	5/1/15
Ronald J. Bombick	12/5/14	Charles F. Dorsey	6/11/15	Freddy Herbert	1/16/15
Gaye M. Borrelli	2/2/15	Carl H. Dowdie	5/21/15	Donna P. Hobbs	4/9/15
Dorothy Bradley	1/13/15	Claire Dubinsky	9/4/14	Mabel V. Hoffman	1/2/15
Charles L. Brady	12/16/14	Jessie L. Dunkley	3/29/15	Betty Houston	3/27/15
Diane A. Brasile	4/19/15	Frank Dunston	6/15/15	James K. Howes	7/1/14
Conrad J. Brown	11/30/14	Paul W. Duvall	4/19/15	Emil J. Hrebenach	3/30/15
Phyllis H. Bruder	4/4/15	Joseph W. Eberts	8/29/14	Yvonne Hudson	2/10/15
Dominic G. Burgess	6/30/15	Peggy J. Edens	4/5/15	Richard L. Huffer	6/26/15
John E. Burk	10/1/14	Ellender V. Edwards	9/6/14	Dorothy Hunsecker	8/8/14
Eileene L. Butler	8/27/14	Anna Ellin	3/23/15	Linda I. Hunt	3/12/15
Mary L. Byron	2/26/15	Albert T. Ellwanger III	3/30/15	Helen Ingram	12/29/14
Marvin Caldwell	9/10/14	Katherine English	6/30/15	Samuel L. Ingram	12/14/14
Carolyn Callaway	1/16/15	Giovanna Errigo	12/18/14	Elaine L. Isaacs	7/11/14
Gerald A. Campbell	2/23/15	Edith D. Evans	7/21/14	Floyd R. Jackson	10/6/14
Evelyn C. Canning	2/20/15	Robert A. Fagan, Jr.	10/19/14	Mary Jane Jackson	8/27/14
Theresaann Caraballo	4/22/15	Sonia Faustin	2/7/15	James W. Jacobs	3/14/15
Rosa P. Carter	10/10/14	Joseph J. Feldhaus	11/19/14	Raleigh M. Jarman	6/4/15
Joseph C. Cavanaugh	6/8/15	Denece M. Feldman	3/28/15	Philip F. Jehle, Jr.	6/22/15
Vickie A. Chapman	7/30/14	Frank W. Fernandez	2/25/15	Marilyn R. Joffe	2/26/15
William J. Chase	12/10/14	Gloria I. Fernandez	4/12/15	Angela L. Johnson	8/15/14
Rebecca A. Cherry	3/26/15	Mary N. Fink	5/9/15	Shirley A. Johnson	3/4/15
Cathy A. Childs	5/4/15	Donna S. Fisher Cole	9/16/14	Charlene L. Joyce	2/8/15
Regina J. Cissel	1/21/15	Sherman P. Fogg, Jr.	10/26/14	Jean S. Kearns	1/19/15
Carolyn Cobb	2/27/15	Brandi Y. Foster	1/30/15	Edward V. Kenney	1/1/15
Anna A. Cohen	3/21/15	Mary C. Foster	4/30/15	Cynthia A. Kerr	9/20/14
Richard W. Coherd	6/15/15	Carrie C. Frazier	2/8/15	Marie Kirby	10/9/14
Thelma I. Colflesh	3/2/15	V. E. Funkhouser	6/5/15	Kathryn B. Kirk	10/23/14
Anne M. Cooley	5/24/15	Gordon G. Gell	6/25/15	Linda A. Kittle	10/11/14
Paul J. Cox	1/10/15	H. Thomas George	11/27/14	Gene S. Klein	8/24/14
Patricia A. Coyle	4/23/15				

Retirees who passed away between July 1, 2014, and June 30, 2015:

Alice M. Koons	5/18/15	George S. Morris	2/19/15	Mary P. Serpan	12/2/14
Donald R. Kramp	7/7/14	Mary E. Murchison	10/16/14	Catherine M. Shannon	10/30/14
Ruth H. Kreizman	10/18/14	Louise D. Nichols	3/1/15	Addie Shaw	11/4/14
Carl L. Kruhm	10/4/14	Lynn M. Oleary	4/14/15	Gertrude A. Sheckels	2/24/15
Karen L. Kyte	7/15/14	Nathan W. Orem	9/29/14	Vivian A. Sheridan	8/7/14
Mary E. Lacy	10/19/14	Irene E. Orris	5/20/15	Priscilla E. Shoemaker	3/29/15
Emmanuel Lafosse	1/23/15	Joyce E. Palaia	8/20/14	Michael H. Sincevich	1/27/15
Gladys E. Landis	12/18/14	Felicia C. Papuchis	9/15/14	Grace Smith	1/28/15
Cora M. Largent	8/25/14	Marjorie L. Parker	5/4/15	Lois I. Smith	3/2/15
Peggy L. Lawrence	6/14/15	Rodney M. Paulin	6/4/15	Sibyl M. Smith	11/22/14
Lesley N. Levy	9/25/14	Betty P. Payne	3/20/15	Lucretia Spence	2/1/15
Wilbern Lewis	6/30/15	Edwin A. Perkins	6/3/15	Rupert W. Spring, Jr.	6/19/15
Robert R. Leyshon	7/9/14	Don S. Perry	8/9/14	Volly K. Stafford	4/5/15
Douglas Lindsay	6/30/15	Suad J. Peter	10/18/14	Charles Stanley	4/26/15
Hannelore Loll	1/22/15	Margaret J. Phillips	12/17/14	Annie L. Stanton	3/6/15
Julia Lopez	2/27/15	James R. Pilgrim, Sr.	12/14/14	Virginia Staubs	1/18/15
Maudie A. Loukota	9/7/14	Peggy L. Piner	12/12/14	John Stephanos	10/8/14
Margaret E. Love	8/12/14	Ruth R. Pokroy	3/14/15	Frank M. Stiles	5/8/15
Mozetta Lovett	2/8/15	Samuel E. Poole	4/22/15	Estelle S. Stone	3/30/15
Margaret P. Lunde	4/29/15	Josephine M. Racanelli	5/25/15	Doris M. Stovall	4/28/15
Alberta L. Lyles	4/10/15	Kristine K. Ramaekers	6/22/15	Elizabeth B. Strickrott	6/1/15
Clement A. Lynch	3/22/15	Florence E. Randolph	2/25/15	Noble Sutton	1/26/15
Rebecca Lyons	5/28/15	Tracy L. Ray	8/24/14	Philip M. Thornhill	1/18/15
Barbara J. Machemer	10/5/14	Mary J. Record	11/18/14	Marianne Tonzi	12/4/14
Christian O. Madoo	6/7/15	Margarette Reid	1/21/15	Paul L. Vance	5/2/15
Karin K. Martin	5/26/15	Joseph W. Reiff	9/11/14	Andrea Q. Virga	7/23/14
Herman Martin	3/28/15	Crucita Reynoso	6/11/15	Willie J. Wade	6/7/15
Donald R. Maxey	1/27/15	George Richardson	6/12/15	Irma E. Wagner	10/13/14
Virginia McCauley	4/17/15	Jean A. Rider	1/21/15	Larrie E. Waldron, Jr.	7/9/14
Marilyn McCole	12/5/14	Blanche L. Rippeon	6/28/15	Melvin J. Walker	4/20/15
Charles J. McCormick	9/10/14	Lydia E. Rivera	9/15/14	Phoebe B. Walker	1/11/15
Pamela M. McDermott	11/14/14	Dorothy A. Roberts	11/15/14	Royal A. Walker	7/2/14
Monica F. McMIndes	6/20/15	Norma S. Robinson	3/17/15	Martha P. Ward	1/24/15
John W. McThenia	12/6/14	Carolyn A. Rodman	5/24/15	Michael E. Waters	11/7/14
David A. Menendez	11/6/14	Mario Rojas	7/23/14	Anita M. Weinberger	2/15/15
William Miles	2/23/15	Virginia E. Romack	3/6/15	Raymond Wenner	4/6/15
Daniel L. Miller	3/7/15	Richard W. Ronson	12/31/14	Charles L. Whirley	3/8/15
Norman L. Miller, Sr.	10/26/14	Elizabeth C. Rossi	1/7/15	Anson F. Wilcox	8/30/14
Charles L. Minters	11/25/14	Milton E. Roth	5/8/15	George T. Williams	9/6/14
Mary H. Mitchell	7/21/14	Milton J. Russ, Jr.	2/10/15	Jacqueline L. Williams	6/12/15
Maria I. Monisera	12/14/14	Gloria J. Sailer	11/25/14	Walter Williams	9/29/14
Betty Mary E. Monroe	9/27/14	Charles J. Sanders, Jr.	8/22/14	James E. Wilson, Jr.	5/12/15
Millard F. Moore	10/21/14	Roslyn S. Sandler	8/10/14	Peter M. Wilson	12/10/14
Rosemary C. Moran	4/19/15	James E. Schallmo	1/4/15	Bennie Windham	5/7/15
James D. Morgan	3/9/15	Mary L. Scott	5/24/15	Edward G. Wonsock	4/3/15
Lorraine J. Morgan	3/20/15	John L. Seipp	1/5/15	Anita H. Wood	3/7/15
Patricia H. Morin	4/15/15	Ethiopia T. Serawit	3/26/15	Xin Chan Wu	1/15/15

STILL SMOKING? Quitting Is the Foundation to a Healthier, Happier Retirement

As a retiree, you probably look forward to doing the things you did not have time to do while working. You also may spend time thinking about ways to maintain and improve your health. If you are a smoker, quitting is the best way to ensure you will be able to do the things you enjoy for many years to come.

The first step in quitting smoking is often establishing motivation. Motivation to quit may come from a variety of sources. Perhaps it will come from your children or grandchildren or from friends who have already quit. It may come from society making it harder to smoke in public places or from learning that tobacco use is the

lifestyle factors, such as quitting smoking, can reduce your risk for being admitted to a nursing home. Middle-age smoking increased the chance of a nursing home admission by 56 percent.

Not only will quitting have a positive impact on your overall health, it also is a smart decision financially. As the cost of cigarettes and cigarette taxes increase, you will have considerably less money for your retirement if you continue to smoke. People who give up smoking save much more than cigarette money; they also save on health care costs and insurance. A study found that quitting smoking can save consumers more than \$10,000 a year.



you try to sell your car or home in the future, you can count on getting less money for them. Many people will not even consider buying a used car or home if the previous owner smoked in them.

Quitting may not be easy, but it is possible and well worth it. Making a practical plan for quitting will help you to be successful. Research demonstrates that people who plan ahead and use a combination of support and cessation medications can double or even triple their chance of success.

Well Aware offers an eight-week tobacco cessation course for active employees, retirees, and their spouses. The course covers topics such as pharmacological aids, stress management, and nutrition, in addition to supporting you through your entire quit plan. For more information on this class, please visit the Well Aware website at www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/.

Quitting smoking is the best thing you can do for your health and well-being. Be sure to reward yourself for your efforts. Drink plenty of water and eat well. **Enjoy the benefits of quitting—breathe better, smell fresher, feel good about yourself, save money, and live longer and healthier!** ■

Some tips to a successful quit plan—

- Set a firm quit date.
- Speak with your doctor about the use of pharmacological aids to assist you in your journey.
- Attend a local smoking cessation class or support group. Well Aware, the MCPS employee wellness program, offers a free smoking cessation class. Continue reading for more details.
- Enlist help and support from family and friends.
- Make a plan to avoid all triggers and negative influences (including people).
- Keep the phone number for the national smokers quit line (1-800-QUIT-NOW) in case you need immediate support during difficult cravings.

leading cause of preventable death and disability in the United States. Your motivation might come from your doctor who is warning you of the long-term consequences of continuing your habit. Still, if the motivation isn't intrinsic or coming from your own desire to quit, you may not be as successful in the long run.

Quitting smoking and living as healthfully as possible can provide the foundation for the retirement you always dreamed of. A recent study indicated that modifying

Life insurance companies take height and weight, blood pressure, and other health metrics into account when determining premiums.

Having a risky habit, especially smoking, also dramatically impacts the cost you will pay for life insurance. Men and women who smoke spend an average of \$1,500 and \$1,000 more every year for term life insurance than those who are smoke-free.

Also, smoking leads to a devaluation on your assets. When

MCPS Celebrates Retiree Class of 2015 at RETIREMENT RECEPTION

More than 190 retirees from the Class of 2015 attended the annual Retirement Reception on June 4, 2015. 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. Together, the Class of 2015 comprised 545 retirees with a combined 15,229 years of service. Of the new retirees, 213 served MCPS for 30 or more years and 51 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 Mr. Larry A. Bowers, interim superintendent of schools, Mrs. Patricia B. O'Neill, president of the Montgomery County Board of Education, and Dr. Stephen M. Raucher, president of the MCPS Retirees Association (MCPSRA). 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.

All retirees are invited to join MCPSRA. For more information or to download an application, visit www.montgomeryschoolsmd.org/departments/mcpsretirees/. ■



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Employee and Retiree Service Center (ERSC)
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Rockville, Maryland 20850

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Rockville, MD
Permit No. 201

Cost-of-Living Adjustments (COLAs)

Maryland State Retirement and Pension System COLA

Eligible retirees and beneficiaries of the Maryland State Retirement and Pension System received a cost-of-living adjustment (COLA) for Fiscal Year 2016 on July 1, 2015, as follows:

- Retirees who retired under the Retirement System or retired on or before July 1, 2011, received a 1.622 percent COLA.
- Retirees who retired under the Pension System or retired on or after July 1, 2011, received a—
 - 1.622 percent COLA on their benefit allowance, based on service earned prior to July 1, 2011; and
 - 1 percent COLA on their benefit allowance, based on service earned on or after July 1, 2011. This is because the agency's targeted rate of investment return for December 31, 2014, was not met.

Members who retired after July 1, 2014, are not eligible for a COLA because they have not been retired for one full year as of July 1, 2015.

MCPS Retirement and Pension System COLA

The next adjustment for retirees receiving MCPS core and/or supplemental benefits will occur on January 1, 2016. The adjustment amount is not yet known. Look for more information from the Employee and Retiree Service Center in December. ■



Retiring Times

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Montgomery County Public Schools
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Rockville, Maryland 20850

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