



Retiring Times

NEW DIRECTIONS for MCPS Retirees



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■ MONTGOMERY COUNTY PUBLIC SCHOOLS ■ ROCKVILLE, MARYLAND ■

Retiree Benefits Open Enrollment to Be Held OCTOBER 5-30, 2026

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 5–30, 2026. 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 you previously dropped. Changes made during Open Enrollment will be effective January 1, 2027, which begins the new plan year.

To review plan options and costs, refer to the *2027 Retiree Benefit Summary** and *2027 Retiree Benefit Rate Schedules*, which were mailed to you to arrive the third week of September. The mailing will include detailed benefits information, including health-plan comparison charts, rate information, and an enrollment form should you wish to make changes to your current benefits. The benefits summary and rates booklets will also be available online a few days before Open Enrollment at: www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment

To make changes to your benefits, submit MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, to the Employee and Retiree Service Center (ERSC) by close of business on October 30, 2026. If you make a change, you will receive an email confirmation. Please review it promptly and report any errors as soon as possible.

Benefit Plan Highlights 2027

- MCPS-offered **medical, prescription, dental, and vision insurance benefit plans** will stay the same for 2027.
- Retiree premium contributions will **increase by 1 percent**. This adjustment aligns retiree contributions with the planned two-year premium increases negotiated for active employees.
- **Benefit rates are reviewed** each year and may change based on overall healthcare costs and claims experience.

Unbundling Your Benefit Plan

You may enroll in the full benefits package (medical, dental, vision, and prescription coverage) or select only the coverage you need. For example, if you have medical coverage elsewhere, you may enroll only in prescription coverage. You and your eligible dependents must enroll in the same benefit plan components.

If you enroll in the Kaiser Permanent HMO, you must also enroll in Kaiser prescription coverage. Kaiser prescription coverage is available only with Kaiser medical coverage, and CVS/Caremark prescription coverage is not available to Kaiser members.

Re-enrolling After Canceling Coverage

If you cancel coverage, you may re-enroll during a future Open Enrollment, provided the coverage



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was canceled on or after July 1, 1998. To re-enroll, you must provide documented proof that you have had coverage for the 12 months immediately before re-enrollment in the MCPS benefit plan.

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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 complete and submit MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, to ERSC by Friday, October 30, 2026. Submit a signed enrollment form in any one of the following ways:

- **Mail** your signed form to ERSC at 45 West Gude Drive, Suite 1200, Rockville, Maryland 20850.
- **Email** 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.

Please follow these tips for submitting benefit changes:

PLEASE DO	PLEASE DO NOT
Submit MCPS Form 455-22 to ERSC ONLY if you ARE making changes to your benefits or updating your life insurance beneficiary(ies).	Submit MCPS Form 455-22 if you ARE NOT making changes to your benefits or updating your life insurance beneficiary(ies). Your current benefit plan will remain as it was for 2026, with the exception of any additions/changes as explained on page 1.
Sign both pages of your benefit enrollment form.	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 October 30, 2026, Open Enrollment deadline.
Plan ahead when faxing your benefit enrollment forms.	Fax your forms during the final 24 hours of Open Enrollment when fax traffic is heaviest.
Submit all pages of your enrollment form and supporting documentation in one fax or email.	Send multiple emails or faxes. If your form and documentation are separated, ERSC staff will be unable to attribute your changes to you.
Keep your sent email or fax confirmation as receipt that ERSC has received your form.	Call or email ERSC to confirm receipt of your form.
Review your benefits confirmation to ensure your changes have been made correctly. ERSC will mail confirmation to your home address once staff have processed your changes.	Submit your form in more than one way (e.g., do not mail your form after you have faxed or emailed it). Doing so will delay the processing of your changes.
Keep a copy of your forms for your records.	Forget to keep a copy of your forms. ■

MEDICARE AND MCPS SUPPLEMENTAL PLANS: Which Plan is Best for You?

When an MCPS retiree and/or their dependent becomes Medicare-eligible, their MCPS-provided health plan may be impacted. Under Medicare—

- Retirees are no longer eligible to be enrolled in the Cigna Open Access Plus (OAP) plan. OAP is not compatible with Medicare.
- If no elections are made by the Medicare effective date, retirees are placed in the default Cigna Indemnity/Medicare Supplemental plan.
- Retirees and dependents must be enrolled in the same policy once eligible for Medicare.

Once you or your spouse become Medicare-eligible, you may find it difficult to decide which MCPS medical plan is best for your situation. The information below is intended to assist you in making this important decision:

Single Medicare Coverage—*Only the retiree is enrolled in MCPS benefits.*

If only the retiree is to be covered, enroll in the Indemnity Medicare Supplemental plan.

Two-party Medicare Coverage—*Both the retiree and their dependent are enrolled in MCPS benefits.*

Enroll in the Indemnity Medicare Supplemental plan, which covers the retiree *and* their dependent.

Two-Party Split Family Coverage (one Medicare-eligible and one non-Medicare-eligible)—*Both the retiree and their dependent are enrolled in MCPS benefits.*

If the retiree **OR** the dependent are Medicare-eligible, elect to enroll in the Cigna Open Access Plan In-Network (OAPIN) plan. This coverage will apply as an in-network (low out-of-pocket cost) benefit for the non-Medicare individual as well as a Medicare

supplemental plan for the Medicare-eligible individual.

- If you are enrolled in the Cigna OAP plan and do not complete MCPS Form 455-22, *Retiree Benefit Plan Enrollment* to enroll in the Cigna OAPIN plan once eligible for Medicare, you will automatically be enrolled in the Cigna Indemnity/Medicare Supplemental plan. This will mean higher out-of-pocket costs for the non-Medicare individual.

Important: The MCPS Indemnity Medicare Supplemental Plan follows federal Medicare guidelines. As a result, some coverages available to non-Medicare-eligible members may be limited or unavailable to Medicare-eligible members.

Refer to the benefit charts in the 2027 *Retiree Benefit Summary* to compare plan details. ■

HAVE YOU TAKEN the Wellness Initiative for 2027?

Complete your biometric health screening and a health-risk assessment by October 2, 2026.

If you are an MCPS retiree enrolled in an MCPS medical plan and are not yet Medicare-eligible, you can reduce your 2027 health insurance costs by completing a biometric health screening and an online health-risk assessment through the Wellness Initiatives program.

If you have not yet completed your screening or online assessment, you have until October 2, 2026. For each step completed by the deadline, MCPS will contribute an additional 1 percent toward the total cost of your health insurance, reducing your share of the premiums, effective January 1, 2027. Completing both activities will reduce your contribution by a total of 2 percent.

Learn More

To maintain these rate reductions, you must complete a biometric health screening and health-risk assessment each year. To qualify for 2028 rate reductions, complete both between **October 5, 2026, and October 1, 2027.**

For details, review the *2027 Retiree Benefit Summary* and visit the Wellness Initiatives for Retirees web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives ■

Learn More

Open Enrollment Benefit Fairs

ERSC will hold three in-person Open Enrollment Benefit Fairs this year. ERSC staff and health plan representatives will be available in person to answer your benefit questions. (See chart below for details.)

BENEFIT FAIR DATE/TIME	BENEFIT FAIR LOCATION
THURSDAY October 15, 2026 4:00–6:00 p.m.	Wheaton High School, Cafeteria 12401 Dalewood Drive Silver Spring, Maryland 20906
MONDAY October 19, 2026 4:00–6:00 p.m.	Carver Educational Services Center (CESC) Auditorium 850 Hungerford Drive Rockville, Maryland 20850
WEDNESDAY October 28, 2026 4:00–6:00 p.m.	Clarksburg High School, Cafeteria 22500 Wims Road Clarksburg, Maryland 20871

Open Enrollment Virtual Assistance

In addition to the Open Enrollment Benefit Fairs, ERSC will offer individual assistance virtually. The assistance will be available Monday–Thursday from 10:00 a.m.–2:00 p.m. throughout Open Enrollment. Retirees will be able to register for a 15-minute Microsoft Teams meeting with an ERSC representative. During Open Enrollment, please visit the Retiree Open Enrollment web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment for more information and to sign up. ■

**The Open Enrollment memorandum has been discontinued. Information previously included in the memo is provided in this newsletter or on the Retiree Open Enrollment web page beginning September 17, 2026.*



MCPS CELEBRATES RETIREE CLASS OF 2026 AT RETIREMENT RECEPTION

More than 200 retirees from the Class of 2026 attended the annual Retirement Reception on June 9, 2026. Retirees were recognized for their service to 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 2026 comprised **659 retirees**. Together, these retirees had a **combined total of 16,500 years of service to MCPS!** Of the new retirees, 157 served MCPS for 30 or more years, 21 for 40 or more years, and 2 for 50 or more years.

Retirees were congratulated with remarks from Dr. Thomas W. Taylor, superintendent of schools; Ms. Grace Rivera-Oven, president of the Montgomery County Board of Education; and Ms. Marla Caplon, vice president of the MCPS Retirees Association. Retirees' names and years of service were announced, and they each received a gift acknowledging their service to Montgomery County students.

MCPS wishes all of our retirees the best as they move forward into new endeavors. See a list of the 2026 retirees at https://www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/retiree_class_of_2026_list.pdf ■

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

Barbara Marilyn Abramson	6/9/26	Darlyn Joyce Counihan	1/23/26	Alice Mae Hammond	12/10/25
Megan Abshari	2/22/26	Helen M Coupard	6/3/26	John Edward Hammond	8/23/25
Jesse Beason Adams Jr	1/20/26	Fred Thomas Cox	10/3/25	Susan Sheppard Hand	6/21/26
Jenese Cynthia Adams	1/29/26	Virginia Marie Craig	1/20/26	Le Roy Aloysius Hansley	2/28/26
Dorothy Frances Ahalt	9/26/25	Darlene Crawford	1/28/26	Robert Eugene Hatchel	12/15/25
Margaret M. Aldridge	11/10/25	Norma F Cunneff	1/22/26	Judith Louise Hawse	5/27/26
Barbara Jean Allen	7/14/25	Anne E Dally	6/5/26	Betty Jane Herr	4/1/26
Mary Altevogt	8/4/25	Lucille Claire DeGraba	1/7/26	Thomas Michael Hetherington	2/27/26
Sybil Greta Amitay	3/7/26	Sarah Elizabeth Delay	2/13/26	Jacqueline Marie Hewitt	4/23/26
Barbara Elizabeth Atamian	3/25/26	Deborah Lynn Delore	4/29/26	Mary Elizabeth Hickey	1/10/26
Elizabeth Nug Atekwana	1/16/26	George Edward Dennis	7/17/25	John Richard Hileman	3/4/26
Carol Lu Ayotte	4/17/26	Michael Stephan Dichov	7/18/25	Caroline Hill	1/10/26
Patricia Marie Badolato	3/6/26	Ann M Diggins	11/20/25	Susan Haynie Hill	3/22/26
Kathleen Rose Bainbridge	9/16/25	Melvin L Diggs	7/11/25	Mary Anne Hodge	4/12/26
James H Baker	5/14/26	Thomas Brown Dillingham Jr	3/16/26	Linda Greenberg Hoffman	9/3/25
George Herman Ballou	3/11/26	Mae Ellen Dillon	2/15/26	Francis Edward Hopkins	5/20/26
Joann Joann Bandy	9/10/25	Mildred Lauterbach Doud	5/3/26	Jessie Irene Hopkins	12/14/25
Jane Batwinis	11/26/25	Edgar Brinkley Douglass	4/18/26	Geraldine Hunter	7/2/25
Edythe Bayer	1/28/26	Robert Lawrence Duke	6/12/26	Kym Margaret Hurley	1/13/26
Lorraine Rebecca Bell	10/20/25	Irene Dzubak	3/6/26	Nancy Diann Impellizzeri	8/22/25
David Richard Bennett	4/13/26	Betty Lee Ehren	12/19/25	David Antonio Ivory	2/3/26
Henrietta Jean Bentz	1/10/26	Allan Douglas Eisel	6/20/26	Argertha Nevora Jackson	10/3/25
Doris Berman	7/8/25	Gerald George Elgert	10/17/25	Awanda Maxine Jackson	11/9/25
Stephen M Berry	4/17/26	Lois D Engel	2/15/26	Magdalene S Jackson	9/24/25
Russell Francis Better Jr	10/21/25	Susan Engle Engle-Winer	11/26/25	Sheila Joan Jackson	7/4/25
Sheila Francis Biddinger	12/11/25	Aubrey Delisle Evelyn	6/13/26	Thelma Elnora Jackson	2/24/26
Ronald Samuel Billings	12/13/25	Elizabeth Heyward Fenner	2/18/26	Patricia Ann Jagemann	10/2/25
Deberah Dianne Blair	3/9/26	Nancy Ann Ferrant	3/30/26	Subhashini Janardanan	1/29/26
Lois Koehler Blodgett	11/11/25	Beverly Fiege	1/6/26	Thomas Lee Jarels	1/7/26
Thomas Devane Bourdeaux	3/13/26	Stephen Fisher	8/12/25	Wiley Andrew Johnson Sr	5/4/26
Maria Bournias	2/4/26	M Michael Fleming	3/15/26	John Michael Johnson	8/2/25
Maude Louise Bowerman	1/6/26	Vivian Fogg	10/9/25	Kathleen Hart Johnson	9/30/25
Patricia F Bowman	8/10/25	Gloria J Folker	5/19/26	Thomas Arnold Johnson	9/2/25
James L Boxall	8/28/25	Dorothy June Ford	8/12/25	Evelyn Deloise Jones	7/27/25
Leroy Boyd	3/20/26	Frances Boniface Fountain	11/11/25	Geraldine Alice Kavanagh	4/28/26
Kitty Lea Bradley	2/25/26	Frances Mae Fox	8/28/25	Eloise S Keffer	7/9/25
Beverly Ruth Breckstein	10/25/25	Vivian A Freed	4/25/26	Lona Bell Kelley	11/16/25
Ann Emerson Briggs	1/1/26	Cynthia Anne Galloway	3/12/26	Patricia Ann Kelly	10/7/25
Gladys Marucellus Brown	11/23/25	Jayne Marie Gardner	5/1/26	Raymond Joseph Kent	6/12/26
Rosalie Burke Brown	9/10/25	Heidi Adele Garland	6/4/26	Mary Elizabeth Ketron	1/15/26
Maryann Glass Bullion	1/7/26	Olga M Gazda	5/4/26	Sultan M Khan	8/17/25
Josephine A Burriss	1/4/26	Coleman Andrew Gentry Jr	6/17/26	Benie Lou King	8/26/25
Robert Edward Burwell	8/30/25	Eugene Hayman Gentry	7/22/25	Dorothy Anne King	7/11/25
Kathleen Webb Cahill	4/4/26	Michael Anthony Giannini	9/11/25	Richard Keith King	8/14/25
Kathleen Maria Caputo	11/17/25	Courtney Holsey Gibbs	3/7/26	Marilyn L Kinsey	5/27/26
Donna Marie Carle	12/10/25	Raymond H Gibson	1/21/26	Marie Ann Kisner	7/9/25
David Cole Chalfant	10/26/25	Mary M Glenn	7/25/25	Betty B Knight	2/9/26
Steven Chandler	6/18/26	Myrna Ellen Goldberg	9/3/25	Elliott L Knight	10/17/25
Eileen C Chapman	10/17/25	Bonnie Marie Gonsalves	10/31/25	Helen Dawn Koelle	9/30/25
Jacqueline R Chesser	10/9/25	Adalila Gonzalez	3/6/26	Raymond Edward Koelsch	9/11/25
Dorothy Yvonne Chisolm	2/11/26	John Willis Green	11/4/25	David Kramer	10/1/25
Shiu-heng Chu	2/5/26	Wayne Greenberg	7/10/25	Eugene Bum Kwon	7/13/25
Dorothy H V Clarke	2/23/26	Mary Ellen Grubb	12/18/25	Sandra M Laake	6/3/26
Gary Lee Clarke	6/9/26	Andrew Haba	1/2/26	Leona Larsen	3/2/26
William Thomas Clevenger	4/21/26	Robert H Hacker	1/12/26	Michael Edwin Lawson	7/8/25
Mildred L Cochrane	9/1/25	Richard G Hackett	11/30/25	James Jong Lee	4/14/26
Elmus Lee Coeburn	1/21/26	Patricia S Hahn	11/5/25	Roland Gilbert Leonard	4/21/26
Luna Coleman	2/24/26	Lynne Deborah Haines	10/17/25	Agnes Margretta Lewis	9/1/25
Cynthia Marie Connolly	7/2/25	Charles Michael Haje	2/6/26	Cornell T Lewis	9/8/25

who passed away between July 1, 2025, and June 30, 2026—

Juan Felix Lim	7/20/25	Sandra Ann O'Hara	11/7/25	Ruth J Smith	3/30/26
Barbara Ellen Lomonaco	1/4/26	Elizabeth Lynn Olenginski	2/27/26	Nell Lamar Solomon	2/20/26
Lois Carolyn Lord	3/6/26	Laurie Jean Olson	11/22/25	Shirley Frances Sorensen	3/15/26
Jean L Lowder	1/21/26	Dwight Anthony Onley	12/21/25	Mary Elizabeth South	4/30/26
Stephen Alvin Lucius	11/16/25	Anna Catherine Ossler	10/20/25	Rhoda Jean Stackhouse	5/17/26
Catherine Magdaleno	9/26/25	Edward Owens	9/22/25	Paul Alphonse Stagnitto	9/24/25
Loretta Ann Maloney	1/20/26	Rock A Palmisano	11/17/25	Joanne Steckler	6/18/26
Barbara Jean Mangraviti	11/16/25	Anna Williams Pappas	10/19/25	Etta Stein	11/23/25
Marsha Wade Mann	6/12/26	Mary Lee Parater	10/1/25	Grady Rush Stevens Jr	3/14/26
Michael David Marshall	2/17/26	Perla Geraldine Pardini	11/3/25	J Richard Stevenson	2/12/26
Pamela Jean Marshall	1/28/26	Patricia C Parker	2/5/26	Albert Elwood Stewart	7/17/25
John B Martin	7/4/25	Kalpana Arvind Patel	11/5/25	Marguerite Andrews Sukacz	7/23/25
Jose Martins	3/2/26	James Andrew Patterson	3/30/26	Nathaniel Lewis Tabron	10/29/25
Patricia Ruth Martinsen	10/31/25	Thomas Frederick Penn Jr	3/15/26	Robert David Talbot	11/8/25
Suzanne Acee Maxey	5/13/26	Barbara M Peters	8/19/25	Terry Lee Tasker	4/4/26
Gladys Marie McClain	1/9/26	Carl Waitman Peters	11/4/25	James Howard Taylor III	8/7/25
Ellen S McCrorie	6/15/26	Richard Charles Peterson	11/4/25	Anne Pratt Taylor	11/9/25
Cherie Miller McGinn	9/30/25	David Russell Pile	5/14/26	Judith Anne Tenley	3/8/26
Otis McGinnis	12/24/25	Ann Elizabeth Plummer	2/17/26	Dwight Thomas	5/3/26
Dora S McNeill	11/16/25	James Politis	9/3/25	Evelyn Thompson	4/11/26
Lisa Marie McNeill	6/21/26	Daniel Garry Pollen	6/12/26	Daniel J Tomchay	12/5/25
Elisabeth Lee McSpadden	9/9/25	Carole Esther Powell-Henry	11/3/25	Sherman Mynard Tracey	12/12/25
Brenda Solo Metz	12/31/25	Tim D Prather	8/6/25	Carole Joan Trumbo	8/2/25
Terrill Ann Meyer	6/11/26	Willistine Octavia Prather	12/13/25	Chung Fan Tzeng	2/9/26
Aphrodite Michaels	4/2/26	Alice B Rahn	5/14/26	Cupertino Unda	7/31/25
Donald Sylvester Mieczkowski	11/12/25	Florence Ailene Rau	6/27/26	William Stanley Van Leuven	7/9/25
Doris Lorraine Miller	5/19/26	Karen Denise Renner	8/26/25	Robert Rufus Vanderschaaf	12/28/25
Penny Eileen Miller	5/3/26	Patrick John Ricchiuti	10/22/25	Delores A Varner	4/9/26
R W Millner	6/24/26	Vonda R Riley	2/12/26	Laura Geneva Vault	11/10/25
Frances Louise Mills	10/9/25	Daniel Frederick Rindfuss	9/29/25	Joan Maureen Vetter	12/3/25
John Houston Mohr	5/18/26	Catherine Goodwin Rinzel	5/13/26	Alice A Wade	12/28/25
Philip Komba Momoh	3/12/26	James E Ritter Jr.	5/25/26	Sharon Elaine Waldman	8/9/25
George Wesley Moon	6/23/26	Frances Eckstein Robertson	1/5/26	Robert Jerome Walker	5/5/26
Ruby Thompson Moone	2/7/26	Alma Robinson	2/2/26	Boyce James Wallace	4/4/26
Patricia Moore	6/30/26	Harold Eugene Robinson	8/6/25	Jane Ellen Wallberg	9/25/25
Barbara Martha Morgan	10/19/25	Stokeley Moreland Rose	4/16/26	Katherine Jane Walter	5/5/26
Donald Everett Morris	11/1/25	Ellen Sue Rubin	1/26/26	June Snapp Ward	4/18/26
Maxine Mosely	9/6/25	Harry Lyle Rundell	7/18/25	Allen Mitchell Waters	11/18/25
Alice Louise Moskowitz	1/10/26	John T Rynn	2/7/26	Suzanne R Waters	4/8/26
Kathleen Gannon Motes	5/11/26	Rose Ellen Sage	10/17/25	Mary Ella Weikel	1/26/26
Gilbert Thompson Muir	5/19/26	Julie M Sain	6/2/26	Dorothy Florence Welan	11/3/25
Kenneth K Muir	8/20/25	Rosalie Joan Sanchez	6/26/26	Jesse Nathaniel Wells	8/20/25
Joyce Ann Mullineaux	1/18/26	Gwynethe Lea Sanders	10/15/25	Patricia Ann Welsh	5/11/26
Marjorie Lea Murphy	3/26/26	Timothy Rudolph Satonica	7/24/25	James Mark Wesley	12/21/25
Safia Talibi Naz	8/8/25	Charlotte Elizabeth Schaefer	8/19/25	Edward Eugene Wheeler	12/20/25
Marilyn E Nelson	12/14/25	Frank Conrad Schneider III	6/11/26	Harriet Louise White	2/2/26
Cemora Edwina Newsome	2/20/26	Carol Suzanne Schnell	5/4/26	Opal Lee Whitt	11/7/25
Ben E Newton	1/7/26	James Durward Seals	11/10/25	Lynn Margaret Wiegand	11/9/25
David Ngbea	5/7/26	Rita Segerman	3/2/26	Diane Middleton Wilder	4/28/26
Hue Thi Nguyen	10/29/25	Paul Servis	4/21/26	Kathleen Anne Wilkinson	9/27/25
Thanh Tu Nguyen	6/3/26	Daniel S Shaheen	2/18/26	Mildred Novene Williams	10/15/25
Pamela Kay Nill	3/12/26	Frederick Joseph Shepherd	9/10/25	Robert Paul Williams	11/15/25
Paul B Noble	8/19/25	Rhonda Bilsky Sherrod	11/9/25	Mary Ellen Wood	6/13/26
Ernest Lee Norris Jr	11/25/25	Katharine Earnshaw Shuler	12/29/25	Synthia Ann Woodcock Dang	9/12/25
Alexander Junior Norris	5/1/26	Donna Irene Simonds	6/1/26	Catherine Louise Wright	4/25/26
Darryl Kevin Norwood	8/13/25	Rita Diane Singleton	1/13/26	Jacqueline Martina Young	12/31/25
Anne Elizabeth O'Connell	11/11/25	Carolyn Smith Skinker	3/27/26	Jerome Young	3/31/26
Amy Sumner O'Donnell	6/11/26	Bruce Emerson Smith	6/3/26	Jose Isabel Zapata	3/13/26
Richard Clinton Offutt	8/25/25	Robert Thornly Smith	4/7/26	Gail W Ziminsky	9/11/25

PREFERRED CARE MANAGEMENT: AN ADDED LAYER OF SUPPORT

As Cigna's Preferred Care Management (PCM) enters its second year as an available option for Montgomery County Public Schools retirees, some members may still have questions about how the program works. PCM adds case manager (nurse advocate) support and care coordination to Cigna Open Access plans, while preserving the flexibility you value. You do not need referrals to see specialists and continue to have direct access to in-network providers and specialists. PCM does not change your ability to choose providers within Cigna's network.

PCM is designed to help you access the care you need when you need it. Through the program, Cigna case managers assist with coordinating care, connecting you to resources, answering your questions, and supporting your recovery following a hospital stay or outpatient procedure. These services are provided confidentially and at no additional cost.

An important feature of PCM is prior authorization for certain inpatient and outpatient services. Prior authorization helps determine in advance whether a procedure, treatment, or service is covered under your health plan and can help ensure care is provided in the most appropriate setting. Most routine physician visits are not affected; prior authorization applies only to certain services and procedures. For members using in-network providers, the physician's office typically obtains any required authorization. Prior authorization is not the same as a referral and does not affect a member's ability to see a specialist.

Cigna plans without Preferred Care Management remain available; however, retirees who elect a non-PCM option pay a higher cost share.

COMPARE YOUR OPTIONS

PLAN FEATURE	CIGNA OAP/OAPIN WITH PCM	CIGNA OAP/OAPIN WITHOUT PCM
Referrals required to see specialist	✗	✗
Access to in-network specialists	✓	✓
Nurse advocate support	✓	✗
Care coordination assistance	✓	✗
Prior authorization for certain services	✓	✗
Member cost share	Standard cost share	Higher cost share

Before making your enrollment decisions, review the features of each available plan and consider whether the added care coordination and support offered through PCM may be helpful for your health care needs. Learn more at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/health/medical/cigna/preferred_care_management/ ■

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 completing and submitting MCPS Form 445-1B, *Change in Personal Information for MCPS Retirees and Former Employees*.

You also can update other personal information using Form 445-1B, including your date of birth, name, Social Security number, phone number, and email address. MCPS encourages you to provide your email address to help us reach you more easily.

If you prefer to update your address, phone number, and email address electronically, you may do so on **MCPS Hub+** at <https://hubplus.mcpsmd.org/>. Other changes to personal information will need to be made by submitting Form 445-1B. If you have not used Hub+ previously, from the Hub+ log-in screen, select **Register Here** in the MCPS Retirees and Former Employees box to create your account.

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 the necessary forms. From the ERSC website, click on **Forms** under Retirees: Most Requested. Links to MCPS Form 455-1B and the Maryland address change form are under Personal Information.

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, Connecticut 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. ■



MONTGOMERY COUNTY PUBLIC SCHOOLS RETIREES ASSOCIATION: Protecting Pensions and More!

Joining the Montgomery County Public Schools Retiree Association (MCPSRA) is one of the best investments you can make toward your retirement. Members enjoy topical luncheons, a newsletter, travel, and community service, while MCPSRA works to protect your lifelong benefits.

Through our sister organization, the Maryland Retired School Personnel Association (MRSPA), a dedicated lobbyist protects your state pension. Visit www.mrspa.org/ to learn more.

For only \$65 a year, you can join both organizations: the MCPSRA and the MRSPA. Doing so may be one of the smartest investment choices you will ever make to help ensure your future. Learn more and join us at www.mrspa.org/join-renew. ■

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

Maryland State Retirement and Pension System COLA

On July 1, 2026, 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 2.698 percent. State Teachers' Retirement Plan Retirees saw an increase of 2.698 percent in their gross pension payment.

The total investment performance for the calendar year ending on December 31, 2025 (+13.33 percent), exceeded the 6.8 percent assumed rate of investment return. Therefore, the statutory rate cap for the portion of an allowance based on creditable service earned on or after July 1, 2011, is 2.5 percent for many payees.

State Pension Plan retirees received a two-part COLA that was capped as follows:

- COLA capped at 3.00 percent on the portion of your benefit earned through June 30, 2011, and
- COLA capped at 2.5 percent or 1 percent on the portion of your benefit earned on or after July 1, 2011.

The cap is 2.5 percent in years when the system's investment fund earns or exceeds its assumed actuarial rate of return. The cap is 1 percent in years when the assumed actuarial rate is not met. Therefore, the COLA for the portion of your benefits based on credited service earned before July 1, 2011, will be 2.698 percent. The COLA for the portion of your benefits based on all credited service earned after July 1, 2011, will be 2.5 percent.

The increased monthly benefit was shown on the Automatic Deposit Advice mailed to retirees' homes on July 31. Those who retired after July 1, 2025 (August 2025 or later) will receive their first COLA adjustment in July 2027.

For additional information, please visit <https://sra.maryland.gov/news>.

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, 2027, is expected in November 2026. ■



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Nonprofit Org.
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Suburban, MD
Permit No. 201

Can We HELP?

ERSC aims to keep you informed about your benefits. Our retiree website makes it easy for you to find everything you need. Visit it at www2.montgomeryschoolsmd.org/departments/ersc/retirees.

Still have questions?

We are here to help! Contact ERSC in one of the following ways:

- 1. Virtually through a Microsoft Teams meeting:** Sign up for a 15-minute session at—
www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment
- 2. In-person or by email at ERSC@mcpsmd.org:**
Monday, Tuesday, Thursday, Friday—8:00 a.m.–12:45 p.m. and 2:00–4:30 p.m.
Wednesday—10:00 a.m.–12:45 p.m. and 2:00–4:30 p.m.
- 3. By telephone at 240-740-8100:**
Monday, Tuesday, Thursday, Friday—8:00 a.m.–12:45 p.m. and 2:00–4:15 p.m.
Wednesday—10:00 a.m.–12:45 p.m. and 2:00–4:15 p.m. ■

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