



# Retiring Times



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■ Montgomery County Public Schools ■ Rockville, Maryland ■

## ELIGIBLE FOR MEDICARE? What You Need to Know

After you retire, and as soon as you or your dependent becomes eligible for it, Medicare will become an important part of your Montgomery County Public Schools (MCPS)-sponsored retiree medical and prescription plans. It will serve as your primary medical coverage, and your MCPS retiree medical plan will be your secondary medical coverage. If you are enrolled in the Caremark prescription plan prior to Medicare, SilverScript (a Medicare Part D prescription plan) will become your new MCPS-sponsored prescription plan.

You or your dependents become eligible for Medicare when you turn 65 years of age, if you begin receiving disability benefits from the Social Security Administration (SSA) and are beginning the 25th month of entitlement (details below), or have certain medical conditions that qualify you for Medicare. These medical conditions include End-Stage Renal Disease and ALS (Lou Gehrig's disease).

As a requirement for continuing to carry MCPS health benefits, you or your spouse (or other covered dependent) must enroll in **both Medicare A and B prior** to your Medicare eligibility date. If the Medicare-eligible person does not enroll in both parts A and B, they will lose their MCPS-provided medical and prescription coverage. For that reason, those enrolled in the MCPS Retiree Benefit Plan must begin the enrollment process for Medicare Parts A and B well in advance of their eligibility date in order to maintain MCPS-provided benefits.

To enroll in Medicare Parts A and B, you must contact the SSA **three months** before you become eligible for Medicare. It is the retiree and/or dependent's responsibility to enroll in Medicare Parts A and B and submit a copy of the Medicare card to the Employee and Retiree Service Center (ERSC). A copy of your Medicare card may be submitted 30 to 60 days before your Medicare coverage effective date. However, it must be received by the fifth day of the month prior to the Medicare effective date for MCPS-provided medical and prescription coverage to take effect on the first day of the following month. You do not enroll in the SilverScript Part D prescription plan through the SSA; MCPS processes your Part D enrollment directly through SilverScript.

In most cases, once Medicare becomes your primary medical coverage, your MCPS-sponsored medical plan monthly premium will be reduced to reflect its status as secondary coverage. Submitting a copy of your Medicare card to ERSC by mail or email by the fifth day of the month prior to the Medicare effective date notifies ERSC to update your medical plan and reduce your premiums. For the monthly costs of the different plans, please refer to the rate charts in the Retiree Benefit Rate Schedules online at [www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree\\_benefit\\_rate\\_schedules\\_current.pdf](http://www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree_benefit_rate_schedules_current.pdf)

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## ELIGIBLE FOR MEDICARE?

For information regarding Medicare enrollment, contact the SSA at 1-800-772-1213 or visit [www.ssa.gov/](http://www.ssa.gov/). For information regarding Medicare costs and benefits, contact Medicare at 1-800-633-4227 or visit [www.medicare.gov](http://www.medicare.gov). Additional information about Medicare enrollment and your MCPS retiree health benefits can be found in the Retiree Benefit Summary at [www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree\\_benefit\\_summary\\_current.pdf](http://www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree_benefit_summary_current.pdf) ■

### You are eligible for Medicare if you—

- are age 65 (or over if you have been employed and covered by an active group health plan),
- receive disability benefits from the Social Security Administration and are beginning the 25th month of entitlement, or
- have certain medical conditions that qualify you for Medicare.

## EXPERIENCING A QUALIFYING LIFE EVENT?

### When to Submit Benefits Changes

Occasionally, a qualifying life event allows you to make changes to your benefits outside of the annual Open Enrollment period. For example, if you divorce, you may remove your former spouse from your plan and reduce your health-care premiums without waiting for Open Enrollment.

You have 30 days from the date of the life event to submit MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, along with any required documentation, to the Employee and Retiree Service Center (ERSC). If you do not enroll or make changes within 30 days of the qualifying life event, you will need to wait until a future Open Enrollment to do so.

Completed forms may be emailed to ERSC or mailed to 45 West Gude Drive, Suite 1200, Rockville, Maryland 20850. You can also make changes to your MCPS-provided health benefits in MCPS Hub+ as follows:

1. **Log in to Hub+** using your email and password.
2. Click on the **Benefits** tile,
3. Under **Quick Actions**, click on **Report A Life Event**.
4. **Follow the on-screen instructions** to complete your enrollment changes. Supporting documentation is required when reporting a life event. To upload your supporting documentation, from Hub+—

1. Click on the **Benefits** tile,
2. Under **Quick Actions**, click on **Document Record**,
3. Click **Add (+) to add your document**, and
4. Click **Submit**.

The effective date of your enrollment changes depends on your Medicare eligibility status and how soon ERSC receives your enrollment materials.

- **If you are not Medicare-eligible** and submit your benefit changes to ERSC by the end of the month, your changes will take effect on the first day of the following month.
- **If you are enrolled in Medicare** and ERSC receives your benefit changes by the fifth of the month, your changes will take effect on the first day of the following month.

Learn more on our website: [www.montgomeryschoolsmd.org/departments/ersc/retirees/](http://www.montgomeryschoolsmd.org/departments/ersc/retirees/) ■

## MCPS HUB+ OFFERS Self-Service Options for Retirees

### Have you visited MCPS Hub+?

Hub+ provides an easy and secure way for retirees to access their benefits and personal information online.

On Hub+, you can report a qualifying life event, review and update your benefits, print life insurance confirmations, and update your personal information. You will also find a link to access your 2025 pay and tax documents.

#### To register and log in to Hub+—

1. visit the Hub+ log-in screen at <https://hubplus.mcpsmd.org>,
2. register for an account (if you haven't already) by clicking **Register here** in the MCPS Retirees and Former Employees box,
3. return to the log-in screen and click the blue **Login** button, and
4. enter your email address and password and click **Continue**.

If you prefer, you may continue to use MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, to update your benefits. ■

## REQUEST FOR PROPOSAL (RFP) ISSUED FOR Possible Medicare Advantage Program

This spring, Montgomery County Public Schools (MCPS) is conducting a Request for Proposal (RFP) for a Medicare Advantage program for Medicare-eligible MCPS retirees. The RFP was released in early March and a decision on whether to proceed is expected by June 2026. At this time, MCPS is exploring and evaluating the Medicare Advantage options currently available. Any decision to move forward with this type of plan will depend on the overall quality and value to MCPS retirees and the competitiveness of the proposals received.

Prior to the release of this RFP, staff from the Employee and Retiree Service Center (ERSC), in collaboration with the MCPS Retirees Association (MCPSRA), reviewed the structure and coverage features typically included in Medicare Advantage plans. ERSC and the MCPSRA will jointly review the submitted proposals for plan options and pricing.

ERSC will provide additional updates on the review process and its status to the MCPSRA and MCPS retirees as more information becomes available. ■



## MONTGOMERY COUNTY PUBLIC SCHOOLS RETIREES ASSOCIATION: Advocating for Retiree Benefits and More!

Have you joined the Montgomery County Public Schools Retirees Association (MCPSRA) or the Maryland Retired School Personnel Association (MRSPA)?

MCPSRA represents all Montgomery County Public Schools (MCPS) retirees and monitors and advocates for retiree benefits. MRSPA focuses on protecting retiree pensions and monitoring state legislation that affects retirees.

### In addition, MCPSRA—

- collaborates with MCPS as the recognized retiree organization;
- hosts a variety of social activities;
- coordinates volunteer opportunities that support MCPS and local organizations, bringing retirees together;
- participates in MCPS Retirement Informational Sessions for those considering retirement; and
- holds quarterly luncheons featuring informative presentations of interest to members.

### Interested in joining?

There is no cost to join between March and May 2026. Dues for the following membership year will be due on July 1, 2026.

Membership costs \$65 per year and provides access to the benefits of both MCPSRA and MRSPA. Members who choose to have their dues deducted from their pension checks receive an additional one-time \$10 dues reduction.

To join, visit MRSPA at [www.mrspa.org/why-join-mrspa](http://www.mrspa.org/why-join-mrspa). Then click the red **Join/Reinstate** button at the top right of the screen. ■

## Disability, Medicare, and YOUR MCPS RETIREE BENEFITS

Individuals, regardless of age, become eligible for Medicare Parts A and B if they have received disability benefits from the Social Security Administration (SSA) for 24 months. Medicare Parts A and B are effective on the first day of the 25th month of your Social Security disability benefits entitlement.

About three months before the Medicare-effective date, the SSA automatically will enroll you in Medicare Parts A and B and mail you a Medicare ID card. While Social Security gives you the option to decline Medicare Part B, **you must keep Part B if you wish to continue your MCPS benefits. Remember: You must send a copy of your Medicare card with Parts A and B to the Employee and Retiree Service Center (ERSC) by the fifth day of the month prior to the effective date of your Medicare coverage.**

Should you and/or your covered dependent(s) become eligible for Medicare through Social Security disability benefits or a qualifying medical condition, be sure to notify the ERSC Medicare specialist of the early eligibility. You may reach the specialist by telephone at 240-740-8100. ■

**REMEMBER: You *must* enroll in Medicare Parts A and B when you and/or your spouse or dependent are first eligible, or your MCPS medical and prescription benefits will be terminated. Remember to send a copy of your Medicare card with Parts A and B to ERSC by the fifth day of the month prior to your Medicare-coverage effective date.**

## FAQs from Retirees ... and the Answers!

### BENEFITS

#### Q: How much does my health insurance cost?

A: You will find the cost of your health insurance in the Retiree Benefit Rate Schedules (RBRS) booklet, which is mailed to your home address in September each year. The RBRS is also available online at [www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree\\_benefit\\_rate\\_schedules\\_current.pdf](http://www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree_benefit_rate_schedules_current.pdf).

#### Q: Why is my medication no longer covered?

A: The SilverScript drug formulary can change at any time. You can review the MCPS SilverScript drug formulary for Plan A and Plan B at [www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/health/prescription/](http://www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/health/prescription/)

#### Q: What is Preferred Care Management?

A: Preferred Care Management is a process by which a medical plan case manager (nurse advocate) coordinates medical care and treatments to meet the healthcare needs of retirees and their dependents, while providing cost savings to retirees and their former employers.

#### Q: Where can I find information on Cigna's Preferred Care Management?

A: You can find more information about Preferred Care Management at [www.montgomeryschoolsmd.org/departments/ersc/employees/benefits/health/medical/cigna/preferred\\_care\\_management/](http://www.montgomeryschoolsmd.org/departments/ersc/employees/benefits/health/medical/cigna/preferred_care_management/).

### MEDICARE

#### Q: What is IRMAA?

A: The Income-Related Monthly Adjustment Amount (IRMAA) is an extra, surcharged amount added to Medicare Part B and Part D premiums for higher-income individuals. The Social Security Administration (SSA) determines who will pay the surcharge, based on an individual's modified adjusted gross income (MAGI) from two years prior. To learn more, contact the SSA at 1-800-772-1213 or visit its website at [www.ssa.gov/medicare/lower-irmaa](http://www.ssa.gov/medicare/lower-irmaa).

#### Q: If my physician accepts Medicare, will my supplemental insurance cover the additional 20 percent?

A: If your doctor accepts Medicare, your Medicare Supplement plan will cover the remaining out-of-pocket costs—such as deductibles, coinsurance, and copayments—for services approved by Medicare. These plans fill the gaps in Medicare, allowing you to use any doctor or specialist in the United States who accepts Medicare.

#### Q: What happens if I enroll in another Part D plan while enrolled in the MCPS SilverScript plan?

A: Enrolling in two Medicare Part D plans is not allowed and will cause immediate, automatic disenrollment from your SilverScript plan with MCPS. If you enroll in a non-MCPS plan, it replaces your SilverScript plan, which can cause coverage gaps, pharmacy issues, or loss of existing employer/union drug coverage.

### MISCELLANEOUS

#### Q: How can I view my case with ERSC once it has been closed?

A: To view your case, you will need to register for an ERSC Connect account online at [https://montgomery.service-now.com/csp?id=csp\\_login](https://montgomery.service-now.com/csp?id=csp_login). To register, be sure to click on the words **this link**, found next to **Former MCPS employees**.

#### Q: I've heard that retirees are at increased risk of scams during Open Enrollment periods. Is this true?

A: Scammers actively exploit the Medicare Part D (prescription drug) and Advantage plans during the Medicare Open Enrollment period (October 15–December 7) to steal personal information, commit identity theft, or fraudulently enroll beneficiaries in plans without consent. Some of the common scam tactics are unsolicited phone calls/robocalls, phishing emails/mailings, door-to-door visits, and/or illegal incentives.

### RE-EMPLOYMENT WITH MCPS

#### Q: As a retiree, can I be rehired as a permanent employee?

A: Retirees can return to work at MCPS in any capacity (temporary, substitute, or permanent). By returning to the same employer, a retiree will have an earnings limit for five calendar years. Be sure to review the state and MCPS notices you received at the time of your retirement regarding re-employment. For State core plan members, a brochure found at <https://sra.maryland.gov/>

## FAQs from Retirees ... and the Answers!

[sites/main/files/file-attachments/ayr\\_brochure\\_2023\\_final.pdf?1698686129](https://www.maryland.gov/anses/sites/main/files/file-attachments/ayr_brochure_2023_final.pdf?1698686129) provides detailed information about re-employment after retirement.

### Q: How will I find out my earnings limitation?

A: The MCPS retirement team provides the earnings limitation for MCPS core plan members at their retirement. When State core plan members retire, the MSRPS provides the earnings limitation.

### Q: What do I need to do to renew my teaching certificate?

A: Please contact the Division of Human Resources and Talent Management certification unit at 240-740-8030.

## RETIREMENT

### Q: One of my beneficiaries has passed away. How do I update my pension beneficiaries?

A: It will depend on which Core plan you are a member of and which payment option you selected at retirement as follows:

- **Retirees in the MCPS Core/MCPS Supplemental Plan**—If you selected payment option A or B, you may update your beneficiary/ies at any time by completing and submitting MCPS Form 455-5, *Designation of Beneficiary/Beneficiaries*. If you selected options C or D, you cannot update your beneficiary/beneficiaries.
- **Retirees in the State Teachers' Pension Plan**—If you selected one of the single life annuity options at retirement, please complete and submit State Form 4, *Designation of Beneficiary*, to

the Maryland State Retirement Agency (MSRA) for processing. If you selected one of the State dual life annuity options, the MSRA will need to send you a specific form to update your beneficiary/beneficiaries. Changing your State dual life annuity option can result in a change to your monthly retirement pension amount. If you don't recall the payment option you selected at retirement, you will need to contact the MSRA at 410-625-5555 to inquire.

### Q: I am purchasing a new home. How do I obtain verification of my retirement?

A: The agency that processes and direct deposits your monthly pension provides verification of retirement in the form of a pension award letter.

- If your pension is processed by Aetna, telephone 1-800-952-2700 or visit Aetna's website at [www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/pension/aetnapensionwebsitenotice.pdf](http://www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/pension/aetnapensionwebsitenotice.pdf) to request an award letter.
- If the State processes your pension, contact the MSRPS at 410-625-5555 or 1-800-490-5909 to request your award letter.

## SOCIAL SECURITY

### Q: I have questions about my Social Security benefits. Can you help me with that?

A: If you have questions about Society Security, please contact the Social Security Administration (SSA) at 1-800-772-1213 or visit its website at <https://www.ssa.gov/>.

## TAX INFORMATION

### Q: When will I receive my W-2 and 1095-C?

A: W-2s for the 2025 tax year were mailed to eligible retirees at the end of January 2026. 1095-Cs were also mailed to eligible retirees, who should have received them by March 3, 2026. If a retiree and all covered dependents are on Medicare, they will also receive their 1095-B directly from Medicare.

### Q: Why did I receive a W-2 for 2025? I've been retired since 2024 and have not been re-employed by MCPS.

A: You most likely received a W-2 because you carry MCPS-provided life insurance. The W-2 shows the tax you pay on the premium value of your life insurance coverage. The value of this imputed income for excess life is reported separately on the W-2 as an adjustment to income in Box 12 under Code C, Group Term Life Insurance over \$50,000. Excess life premiums are taxed each year that the coverage is provided. Life insurance proceeds (the amount paid to your beneficiaries in the event of your death) are not taxed. This term life insurance has no cash value.

### Q: Who will provide my 1099-R?

A: The 1099-R for retirees is provided by the pension agencies as follows:

- If you are a member of the State core plan, the Maryland State Retirement and Pension System (MSRPS) will provide your 1099-R. See page 2 of Retiree News & Notes at <https://sra.maryland.gov/sites/main/files/file-attachments/>

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## FAQs from Retirees ... and the Answers!

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pdf?1766409870 for information on accessing your 1099-R from the MSRPS. Registered mySRPS users also may view and print their 2025 1099-R tax document by selecting the My Documents tab.

- If you are a member of the MCPS core plan, Aetna Large Case Pension will provide your 1099-R or you can access it via Aetna's website. See the flyer at the web page below for details: [www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/pension/aetnapensionwebsitenotice.pdf](http://www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/pension/aetnapensionwebsitenotice.pdf).

### Q: I am on Medicare and have a supplemental through MCPS. Will I receive a 1095-C?

A: If you are covered under the Cigna Indemnity/Medicare Supplemental Plan, you will receive a 1095-C from MCPS. If you have Medicare coverage, it will be reported via Form 1095-B or directly by The Centers for Medicare & Medicaid Services (CMS). Forms 1095-B and 1095-C act as proof of coverage, but you do not need to file them with your tax return. ■

## ERSC CONNECT: Access Answers to Your Benefits and Retirement Questions

ERSC Connect, the Employee and Retiree Service Center's online service portal, allows you to send a request, ask a question, and access a Knowledge Base and search feature online. You also can get status updates on your requests and send and receive attachments.\* The Knowledge Base provides targeted answers to common questions about benefits and retirement matters. ERSC adds new content weekly.

To access ERSC Connect, visit the ERSC home page at [www2.montgomeryschoolsmd.org](http://www2.montgomeryschoolsmd.org).

[montgomeryschoolsmd.org/departments/ersc/](http://montgomeryschoolsmd.org/departments/ersc/) and look for the ERSC Connect logo and link. Follow the link to the ERSC Connect web page. From there, click the words **this link** to register or log in to your account.

\*Attachments sent through ERSC Connect (or Outlook email) must not exceed 35 megabytes (MB) in total. Files that together total more than 35MB will be undeliverable to ERSC. ■



## 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), 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 UPDATE OR 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 VIII of this form.
  - The form is available at [www.montgomeryschoolsmd.org/departments/forms/pdf/455-22.pdf](http://www.montgomeryschoolsmd.org/departments/forms/pdf/455-22.pdf)

### TO UPDATE OR CHANGE YOUR 403(B) OR 457(B) PLAN BENEFICIARIES WITH FIDELITY—

- Visit Fidelity NetBenefits® at <https://nb.fidelity.com/public/nb/mcps/home>.
- Scroll down and, under Make Updates to My Account, click **Update My Beneficiary**.
- Follow the online instructions.

### TO UPDATE OR CHANGE YOUR 403(B) OR 457(B) PLAN BENEFICIARIES WITH ANOTHER VENDOR—

- Contact your vendor. Forms must be submitted directly to your vendor.

### TO UPDATE OR CHANGE YOUR PENSION PLAN BENEFICIARIES—

- MCPS Core and/or Supplement pension plans—
  - Submit MCPS Form 455-5, MCPS Core and/or Supplemental Pension Plans

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## WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs in 2027

Are you a Montgomery County Public Schools (MCPS) retiree who is enrolled in an MCPS-provided medical insurance plan through Cigna or Kaiser Permanente? Are you not yet eligible for Medicare? If you answered yes to both questions, read on to learn about the Wellness Initiatives program and the steps you need to take to benefit from it.

The Wellness Initiatives program is designed to help you stay informed about your health while reducing your share of health insurance premiums. The program includes two components: a biometric health screening and a health risk assessment.

MCPS will pay an additional 1 percent of the total cost of your health insurance (medical, prescription, dental, and vision plans) in 2027—reducing your contribution by 1 percent—if, as a

retiree, you complete a biometric health screening (blood pressure, blood sugar, body mass index [BMI], and cholesterol) by October 2, 2026. If you also complete your medical insurance plan's online health risk assessment by the same deadline, you will save an additional 1 percent.

Example of monthly Cigna OAP medical cost for an individual with and without the 2 percent Wellness Initiatives reduction:

**With** 2% reduction—\$341.87  
**Without** 2% reduction—\$323.39

You may complete your screening either by having a physical with your primary care physician or by attending a Well Aware health screening, which are offered throughout the year. Learn more at [www2.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule/](http://www2.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule/).

For more information about the Wellness Initiatives program, visit the Wellness Initiatives for Retirees web page at [www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/](http://www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/). There, you will also find a link to frequently asked questions about the program. ■

### 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 [www2.montgomeryschoolsmd.org/departments/ersc/retirees/](http://www2.montgomeryschoolsmd.org/departments/ersc/retirees/).

### STILL HAVE QUESTIONS?

**We are here to help!** Email [ersc@mcpsmd.org](mailto:ersc@mcpsmd.org) or call ERSC at 240-740-8100 as follows:

- 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. ■

## WELLNESS INITIATIVES: The Fine Print

- **The biometric health screening and health risk assessment** are available only to MCPS retirees who are not yet eligible for Medicare and are covered by an MCPS-provided medical insurance plan.
- **If you retire after completing your screening and assessment for 2027 while still an employee, you must complete them again as a retiree by October 2, 2026**, to qualify for the 2027 rate reductions.
- **Spouses of MCPS retirees are NOT required to complete a biometric health screening or health risk assessment** for the retiree to receive the rate reductions. A spouse may choose to complete a screening to learn more about their health; however, doing so will not affect the retiree's contribution toward health plan costs.
- **The steps for completing a biometric health screening and health risk assessment may vary depending on your medical plan.** For plan-specific information and instructions, visit the Wellness Initiatives for Retirees website at [www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/](http://www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/).
- **If you are enrolled in an MCPS-provided prescription, dental, and/or vision plan, but do not have medical insurance through MCPS**, you are **NOT** eligible to complete a biometric health screening or health risk assessment and will not qualify for either 1 percent reduction. ■

## 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.

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. ■

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## NEED TO UPDATE YOUR BENEFICIARIES?

*Designation of Beneficiary/Beneficiaries*, to ERSC. Under plan rules, a beneficiary change is not permitted if you elected MCPS payment options C or D at retirement. These options pay a continuing monthly benefit to the designated sole survivor in the event of the retiree's death.

- The form is available at [www.montgomeryschoolsmd.org/departments/forms/pdf/455-5.pdf](http://www.montgomeryschoolsmd.org/departments/forms/pdf/455-5.pdf)
- State Retirement and Pension System of Maryland—
- Retirees should log in to **mySRPS** at <https://sra.maryland.gov/> or contact the Maryland State Retirement Agency directly. ■



## Remember: Spring Issues of Retiring Times ARE ONLINE ONLY

THE SPRING ISSUE OF  
RETIRING TIMES IS NO LONGER  
PRINTED OR MAILED.

The fall issue, which contains  
Open Enrollment information,  
is still printed and mailed. ■



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45 W. Gude Drive, Suite 1200  
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Phone: 240-740-8100

Email: [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org)

**Mr. Allen C. Francois**  
Deputy Chief, Financial Oversight

**Gina F. Ripoli**  
Director, Employee and  
Retiree Service Center

**Richard C. Johnstone**  
Director, Benefits Strategy and  
Vendor Relations

**Marcia J. Welch**  
Communications Specialist II and Editor

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