

**Montgomery County Public Schools
Retirees Association**



Is **the** organization that represents **all** MCPS retirees through:

- Advocacy and Protection for
 - MCPS Pensions
 - Health Insurance Benefits
- Social Activities
 - Luncheons
 - Local trips
 - Happy Hours
 - Retiree Homecoming Parties
 - Zoom Lectures
- Community Service and Volunteer Opportunities
 - Learning Materials for Title 1 Students (ToolKits)
 - Scholarships for MCPS Employees
 - InterFaith Works Clothing Center
 - Clothing donations for elementary schools
- Communication and Information
 - Newsletters
 - Website: MCPSRA.org
 - Facebook and Instagram
 - Email blasts

**Maryland Retired School Personnel
Association**



Is **the** organization that works exclusively for retired Maryland school personnel through:

- Advocacy and Protection for
 - Maryland Retired School System Pensions
 - Legislation Affecting Education and the Elderly
- Social Activities
 - Luncheons
 - National and International Travel
- Community Service Opportunities
 - Scholarships for Certifications in Education
- Discounted Services including
 - Legal Services
 - Dental, Vision and Long-Term Care Plans
 - Car-Buying
- Communication and Information
 - Newsletters
 - Website: MRSPA.org
 - Workshops

**You, Your Benefits,
and MCPSRA**

There are several myths about the security of our pension and other retiree benefits.

Many currently active MCPS Employees and recent retirees believe these myths. Since it's MCPSRA's mission to fight to preserve our benefits and assist our members, the following analysis is offered to inform every one of the facts of our pension and benefits programs. Perhaps it will make you want to recruit a retired MCPS colleague to join us.

MYTH: As a longtime member of my bargaining unit (MCEA, SEIU, or MCCAP) I'm confident that the benefits they "bargain for" will apply to me when I retire.

FACT: The bargaining units do NOT, and CANNOT, bargain for retirees. Their contract is between MCPS and the ACTIVE employees they represent. In fact, they are prohibited by Federal Law from including retirees in their bargaining agreement.

IMPORTANT UPDATES:

- a) As a result of our advocacy with the Board of Education and Superintendent, dental insurance will cover implants beginning January 2025. For pre-Medicare retirees, hearing aids will be available beginning January 2025.
- b) Additionally, MCPSRA has ensured that retiree premiums do not exceed the negotiated percentages - a problem in the past.

(CONTINUED ON THE BACK.)

MCPSRA & MRSPA

**Application for Membership
(Please Print)**

Name _____
Address _____
City _____
State _____ Zip code _____
Birth Date _____
Telephone _____
Email _____

Please make check payable to MRSPA.
Annual dues for both MCPSRA and MRSPA are \$65.

Mail to: **MRSPA**
8379 Piney Orchard Parkway, Suite A
Odenton, MD 21113-1508

To join online and pay with a credit card, go to mrspa.org, click on "Join or Renew", and fill out the form.

For **PAYROLL DEDUCTION**, go to MRSPA.org, click on "Payroll Deduction" for a dues deduction authorization only form to print, complete, and mail to the MRSPA Office. You will need to put your entire social security number on the form, not just the last four digits.

If you would prefer not to mail your social security number, you may call the MRSPA Office at 410-551-1517 or toll-free at 877-625-6782 to relay your number. You will still need to print and mail the authorization form with your signature.

If you have any questions, please contact the MRSPA Office by email at mrsra@mrsra.org

MYTH: "When I retired, I was assured that my benefits and pension were "set" for the rest of my life and my spouses' life."

FACT: The terms **OF OUR PENSION AND OTHER BENEFITS ARE SUBJECT TO ANNUAL REVIEW!**

The State Legislature and/or (in the case of Support Service Personnel) the MCPS Board of Education can change the terms at any time.

RESULT: a) The legislature continues to "discuss and revise" the State Pension Programs. Fortunately, they usually "grandfather" current retirees, but future retirees' pensions, contributions and calculated benefits continue to be amended. Changes to the State Pension Plan are "automatically" applied to our County System as well.

b) MCPS controls our Medical/Dental/ Prescription Drug Coverage. The State has nothing to do with it. **SEVERAL LOCAL BOARDS OF EDUCATION HAVE ELIMINATED MEDICAL/DENTAL/ PRESCRIPTION DRUG COVERAGE FOR RETIREES AND OR FUTURE RETIREES IN THEIR COUNTIES BY A SIMPLE MAJORITY VOTE.**

MYTH: The local representatives, Board Members, and other political leaders I vote for will do what's right and honor the "contract" we have.

FACT: Politicians' first concern is their ability to be elected or re-elected. While many have good intentions, ultimately the number of potential votes for or against an issue tips the yay/nay scale.

RESULT: If we can't answer the question, "How many members do we represent?" with a big enough number - **WE LOSE!**

**Please Join Today!
This is Important!**

MCPSRA
Montgomery County Public Schools
Retirees Association

Your Voice in Retirement

Protecting Your Pension and Health Benefits

**Educational Projects
Community Service
Scholarships**

Trips · Luncheons