



Retiring Times

New Directions for MCPS Retirees

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Retirement Reception



Retirees with 40 years of service (or more) with MCPS gather for a post-reception photo with Dr. Jerry D. Weast.

More than 170 retirees from the Class of 2007 attended the annual Retirement Reception held at Woodmont Country Club on Wednesday, June 13, 2007.

Superintendent of Schools Dr. Jerry D. Weast and members of the Board of Education were on hand to congratulate retirees at the event, hosted by the Office of Human Resources and the

Employee and Retiree Service Center.

This was the first time the reception was held at Woodmont, after many years of hosting the reception at Indian Spring Country Club. The move to Woodmont was well received by all who attended.

Retirees received certificates displaying their years of service with MCPS. Outgoing MCPS Retirees Association

President Ken Muir and newly elected President Fred Evans participated in the event, announcing each person's name, position, and years of service.

All retirees are invited to join the MCPS Retirees Association (MCPSRA).

Questions can be directed to President Fred Evans via e-mail at Fred_S_Evans@mcpsmd.org. ♦



MCPS Retirees Association President Fred Evans announces retirees' names as Chief Financial Officer Sue DeGraba looks on.

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2007 Retiree Open Season Report

The Montgomery County Public Schools (MCPS) recently concluded the annual retiree health plan open enrollment for the 2007–2008 plan year. Open enrollment was held over a three-week period and concluded on Friday, May 18, 2007. 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, 2007.

Health and Dental Plan Enrollment

There was only modest change in health plan enrollment during the open season. As of July, 1,113 retirees are enrolled in the BlueChoice Health Maintenance Organization (HMO), 782 are covered by the Kaiser Permanente Health Plan, 1,306 are covered by the Optimum Choice HMO, 783 are enrolled in a Point of Service (POS) plan, and 3,858 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

Four years ago MCPS began offering retirees the opportunity to choose between two prescription drug plans.

In 2003, 80 percent of retirees chose prescription Option A (lower co-pays

but higher monthly premiums) and 20 percent chose prescription Option B (higher co-pays but lower premiums), even though, in many situations, Option B may have been a more financially beneficial option.

Over the past four years, there has been a gradual shift from Option A to Option B. The trend continued during the most recent open enrollment, as 67 percent of retirees are now enrolled in Option A and 33 percent are enrolled in Option B.

Medicare Part D

On January 1, 2006, the federal government began offering retirees the opportunity to enroll in Medicare's prescription drug plan (Medicare Part D). MCPS plans were determined to be as good as, or better than, the Medicare Part D plan for the plan year July 1, 2007, through June 30, 2008.

Any eligible retiree is free to enroll in a private (non-MCPS) Medicare Part D plan during the upcoming Federal Part D open enrollment that begins on November 15, 2007, and ends on December 31, 2007.

However, if you do enroll in a non-MCPS plan, you will not be able to continue coverage under the MCPS plan. This may have further coverage implications for you and your dependents, as all covered family members must have the same MCPS coverage. If you need more information about your prescription benefit, visit the ERSC Web site. If you have questions, please contact the Employee and Retiree Service Center at 301-517-8100. Call volumes are typically shorter Tuesday through Thursday. ♦

Diabetes and Seniors

Diabetes is a chronic condition characterized by high blood glucose (blood sugar) levels, due to the body's inability to produce or respond to insulin, a hormone that allows blood glucose to enter the cells of the body and is mainly used for energy.

Seniors are at risk of diabetes, but they are not the only people to be affected by diabetes: type 1 diabetes (previously known as insulin-dependent diabetes or juvenile-onset diabetes) is usually diagnosed during childhood, while type 2 diabetes (previously known as non-insulin dependent diabetes or adult-onset diabetes), the most common type, is usually diagnosed in adults over the age of 45, although a growing number of young people are developing type 2 diabetes. Gestational diabetes is a type of diabetes that occurs only during pregnancy.

Major risk factors for type 2 diabetes include age, being overweight, genetic predisposition to diabetes, and a reduction in activity levels. The possibility of developing type 2 diabetes steadily increases with age.

Type 2 diabetes is most likely to occur if you—

- ♦ are over 45 years old and have high blood pressure;
- ♦ are over 45 and are overweight;
- ♦ are over 45 and have (or have had) one or more family members with diabetes;
- ♦ are over 55 years of age;
- ♦ have had a heart attack or suffer from heart disease;
- ♦ have or have had a blood sugar test that is borderline-high;
- ♦ have or have had high blood sugar levels during pregnancy (a condition called gestational diabetes).

A key issue for seniors with diabetes is that sometimes the symptoms may not be obvious. The well-known symptoms of diabetes, such as urinating excessively and unquenched thirst, are not as

obvious in the elderly as in young people. In addition, symptoms of type 2 diabetes, such as feeling tired and lethargic, can often be misinterpreted as a part of the normal aging process. As a result, seniors with diabetes may be relatively free of symptoms and may remain undiagnosed until damage has been done.

If left unchecked, the accumulation of glucose in the blood can cause enormous damage to nearly every major organ in the body, including kidney damage; artery damage and the increased risk of stroke and heart attack; eye damage, leading to vision loss; erectile dysfunction in men; and nerve damage that can lead to traumatic injury and infection, possibly leading to limb amputation.

It is very unlikely that damage that has already occurred can be mended; however, you can work together with your doctor to control your blood sugar and help minimize the impact of diabetes in the future.

With many Americans now living to 80+ years, preventing the long-term complications of diabetes from further damaging your health is very important. For example, your doctor might recommend that you take a small dose of aspirin every day to help reduce your chances of having a heart attack or stroke, especially if you have vascular (blood vessel) problems.

Many older people also have other conditions in addition to diabetes, and this can complicate diabetes management. For example, high blood pressure or high levels of certain fats in the blood can speed up the progression of common complications of diabetes, such as kidney, eye, foot, and heart and blood vessel problems. People with diabetes whose blood glucose levels are high are more prone to infections than those with normal blood glucose levels. Keeping your blood glucose levels in check is very important.

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New Look for the MCPS Employees' Retirement and Pension Tax Withholding Form

Retirees had expressed concerns about the format and explanations on the Aetna tax form required for submission at retirement and to make selected tax withholding changes after retirement. In response, we have redesigned the Aetna form, and created a new MCPS form (MCPS Form 281-50) with examples and instructions that will make it easier for retiree to complete this form.

Please be advised the elections on this form only apply to deductions from your MCPS retirement check. State members will still need to contact the state for Maryland and/or federal withholding from their state retirement check.

The form is available in the retirees section of the ERSC Web site, and in the MCPS forms directory, available on the MCPS staff page.

Each retiree is responsible for having the required federal and state income taxes withheld, based on their overall income and projected tax liability. However, it is not necessary to have withholdings from each individual income source. Instead, retirees have one federal and one state withholding account (depending upon your state of legal residence and applicable state tax laws).

Individuals who do not have enough income tax withheld may wish to file estimated taxes or could be subject to penalties if their withholding is not adequate. Some states exclude pension income from taxable wages while other states exclude pension income once you have attained a certain age, such as age 65.

Other states treat pension income as fully taxable. Therefore, it is critical to familiarize yourself with the tax laws and withholding requirements of your state of residence or consult a qualified tax advisor.

Each year you file federal and state income tax returns to determine your actual tax liability. Then, based upon the amount withheld during the tax year, you will either owe additional taxes or receive a tax refund. Several forms are used to update the amount of federal and state taxes that are withheld from your pension. The forms you will need depend upon your state of residence, and whether you receive your core retirement benefit from the State Teachers' Retirement System or the MCPS Employee's Retirement/Pension System through MCPS's agent, Aetna, Inc. ♦

FOR YOUR INFORMATION

There was a cost-of-living adjustment (COLA) for retirees receiving core benefits from the State Retirement Agency (SRA); retirement system members received a 3.23 percent increase and pension system members received a 3 percent increase. The new COLA was effective July 1, 2007, for state retirees who retired on or before July 1, 2006. You received the COLA increase in your July 2007 retirement check. The COLA for retirees receiving their core benefit from MCPS is effective each January. All retirees who retired as of December 1, 2006, received the COLA in January 2007.

In Memoriam

Retirees Deceased between July 1, 2006, and June 30, 2007

*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.*

Nina M. Allen	November 22, 2006	William C. Cox	February 9, 2007
Mable E. Ambush	January 28, 2007	Mary J. Cullinane	August 10, 2006
Nell Angel	July 6, 2006	Josephus Cutchin	August 26, 2006
Terttu M. Ansary	August 25, 2006	Mary J. Dangona	February 6, 2007
Eulene Anvender	December 30, 2006	F. A. Davila	February 13, 2007
Allen M. Avery, Jr.	December 2, 2006	Richard J. Dent	April 5, 2007
Adrienne Ayers	May 30, 2007	Pauline K. Donnell	October 27, 2006
James H. Baliles	March 11, 2007	C. Edgerton	December 22, 2006
Micheal A. Barb	October 5, 2006	Margaret L. Egan	June 4, 2007
Virginia M. Barnett	November 19, 2006	Helen C. Eldredge	July 8, 2006
Clair A. Baum	March 13, 2007	Irene Ellowitz	February 6, 2007
Richard M. Baxter	October 15, 2006	Ursula H. Epstein	September 4, 2006
Nancy M. Bernard	June 8, 2007	Norman L. Evans	February 6, 2007
Raphaela Best	September 6, 2006	Richard S. Field	December 24, 2006
Helen L. Bishop	June 20, 2007	Thomas N. Fitch	April 17, 2007
Marcella E. Boardman	August 15, 2006	Velma L. Fitzwater	April 26, 2007
Violet L. Bradbury	September 7, 2006	Walter F. Frear, Sr.	December 26, 2006
Monnie Brake	March 31, 2007	Cary L. Frey	January 22, 2007
Elnora Brown	August 26, 2006	Lois Gaillard	October 21, 2006
Shirley Brown	November 5, 2006	Sylvia L. Gayer	December 10, 2006
Dolly M. Burdette	March 7, 2007	Lois E. Gebran	November 18, 2006
Donna L. Burgee	December 8, 2006	Rose M. Gerns	March 19, 2007
Paul F. Burner, Jr.	July 20, 2006	Albert Gibson	September 9, 2006
Alice L. Byrne	August 25, 2006	Joan Glass	February 2, 2007
Eddiebelle C. Carmichael	July 18, 2006	Colleen M. Gormley	November 27, 2006
Billie A. Carter	August 29, 2006	Patricia A. Graham	January 24, 2007
Mary F. Chiswell	April 14, 2007	Jeannette T. Griffin	November 20, 2006
Ida Clark	July 26, 2006	Dorothy A. Grimes	May 31, 2007
Janet M. Cline	October 28, 2006	Donald O. Hankla	January 13, 2007
Eva Coachman	December 7, 2006	Eliz Harrow	October 3, 2006
Phyllis P. Cochran	August 13, 2006	Richard T. Hawkins	October 2, 2006
James A. Coles	June 25, 2007	Edward Hebda	August 9, 2006
Corrine Colmes	April 16, 2007	Margaret A. Hedges	March 10, 2007
Wilma Combs	January 11, 2007	Barbara L. Henning	February 16, 2007
James R. Conner, Jr.	December 11, 2006	Thomas P. Henry	March 25, 2007
Carla Cope	April 14, 2007	Margaret E. Herron	November 10, 2006
Edna M. Copeland	October 25, 2006	Laura Hersperger	January 21, 2007
Arthur J. Costanzo	December 12, 2006	L. D. Holdsworth	May 18, 2007
Virginia L. Cox	August 13, 2006	Carmen M. Hostetler	March 3, 2007
Dorsey E. Cox	November 24, 2006	James R. Hough	October 12, 2006
Zelma S. Cox	June 23, 2007	Emily A. Hudson	February 24, 2007

Jane L. Hyland	July 14, 2006	Gladys B. Ortega	December 24, 2006
Douglas F. Jacoby	April 11, 2007	Harleen Y. Page	June 21, 2007
M. Jaegerman	October 23, 2006	Elizabeth Paska	November 2, 2006
Donald R. Jeffery	September 13, 2006	Charles D. Penick	June 30, 2007
Gloria E. Johnson	January 6, 2007	Carole T. Pezolano	October 7, 2006
Jack W. Jones	November 15, 2006	Gladys L. Plummer	April 18, 2007
Diane L. Jones	November 3, 2006	Walter D. Prather	October 10, 2006
Leroy C. Jones	April 9, 2007	H. E. Quinn	November 1, 2006
Margaret Kane	December 23, 2006	Gyda Reisner	December 7, 2006
Estella E. Kimble	November 10, 2006	Girard I. Reynolds	February 14, 2007
Mildred King	January 31, 2007	James E. Riggs	June 8, 2007
Priscilla A. Knutson	August 2, 2006	Anthony M. Rinaldi	May 31, 2007
Francis R. Kownacki	January 3, 2007	Barbara J. Ritucci	October 14, 2006
Ellen P. Kraemer	September 13, 2006	Rita Rosenberg	March 6, 2007
John W. Kuykendall	February 23, 2007	Margaret L. Rowe	February 22, 2007
Karen F. Lagnese	July 31, 2006	Mac Rutherford	July 11, 2006
Bertha D. Lancaster	October 9, 2006	Mary H. Sanders	October 25, 2006
Catharine Letteney	July 1, 2006	Zaida M. Seijo	December 18, 2006
Joan E. Levin	January 3, 2007	Lillian Sexton	September 20, 2006
Judith A. Levine	August 19, 2006	Mary K. Sivert	August 18, 2006
Eva E. Litchfield	September 19, 2006	Robert E. Smith	October 4, 2006
Kathleen Luhn	July 20, 2006	James Smith	March 21, 2007
Orvil A. Magers	January 28, 2007	F. L. Squier	April 25, 2007
Rita A. Mangialetti	May 13, 2007	Rita A. Stanbrough	May 5, 2007
Ann L. Mann	October 31, 2006	Aline Stephens	November 11, 2006
William E. Marshall	July 25, 2006	Donna L. Stephens	April 11, 2007
Shirley C. Marshall	October 9, 2006	Vaughn E. Stewart	January 24, 2007
Nancy Martin	May 26, 2007	Frances R. Swanson	January 18, 2007
Ritchie B. Mathews	April 30, 2007	Rosa E. Taylor	June 13, 2007
Patricia N. Mathis	August 23, 2006	Myrtle V. Thomas	November 26, 2006
D. C. Matzuff	November 18, 2006	Truman H. Thomas, Sr.	April 20, 2007
Thomas McCrorie	September 22, 2006	Marion E. Thompson	April 6, 2007
Jesse L. McIver	March 24, 2007	James D. Traxel	March 18, 2007
Louanne McKelvey	October 1, 2006	Catherine A. Udovich	May 3, 2007
Donald E. Mills	March 21, 2007	John P. Wagner	October 20, 2006
Mary L. Minner	July 17, 2006	Christine J. Walker	December 11, 2006
Alfred H. Moore	February 9, 2007	Melvin Walker	August 23, 2006
Margaret B. Moss	August 21, 2006	L. S. Wallace	January 25, 2007
Jeanette S. Moyer	May 25, 2007	Annie B. Webster	September 3, 2006
James L. Mullinix	March 15, 2007	Corrine O. Weedon	February 12, 2007
Larry E. Myers	January 14, 2007	Bettina Wetzell	January 10, 2007
Sara E. Myers	July 29, 2006	John H. Williams	November 8, 2006
Tamara M. Nance	February 14, 2007	Estella C. Williams	February 18, 2007
Charles R. Nettles	June 20, 2007	Ellen S. Williams	January 23, 2007
Phyllis Newman	March 11, 2007	Margaret E. Willis	August 16, 2006
Raymond R. Newton, Jr.	February 24, 2007	Julia B. Wilson	November 22, 2006
Pearl Niedermayer	March 17, 2007	Betty M. Wilson	June 5, 2007
Edward J. Offutt, Jr.	March 5, 2007	Frank P. Wrightson, III	August 18, 2006

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Seniors should also take precautionary measures against additional infection; for example, by having regular vaccinations against flu and

pneumonia. Some medications also can have an impact on your blood glucose levels. Please be sure to communicate to your doctor and/or pharmacist that you

have diabetes so he/she can recommend the appropriate treatment.

Your doctor can help manage your condition by—



MCPS Employees' Retirement/Pension System Federal and Maryland State Withholding Request

Employee and Retiree Service Center (ERSC)
MONTGOMERY COUNTY PUBLIC SCHOOLS
Rockville, Maryland 20855

MCPS Form 281-50
May 2007

INSTRUCTIONS: Before submitting this form to ERSC (new retirees) or Aetna (existing retirees), please consult examples #1–#4 on page 2. You must complete SECTION I. SECTION II is optional.

Social Security Number _____-_____-_____ Print Full Name _____

SECTION I: FEDERAL TAX WITHHOLDING

Please check (✓) the appropriate block(s) indicating your election. You may select both SECTION I (Federal) and SECTION II (State).

Withhold Federal Income Tax block(s) indicating your election. You may select both #1 and #2, in which case the sum of the two choices will be withheld. **YOU MAY NOT SELECT ONLY #2.**

<input type="checkbox"/> 1. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	Enter Number of Exemptions _____ 1 for yourself _____ 1 for spouse _____ Additional _____ TOTAL EXEMPTIONS	<input type="checkbox"/> 2. Withhold from each monthly pension check the following whole dollar amount: \$ _____	<input type="checkbox"/> 3. I do not wish to have Federal Income Tax withheld from my monthly retirement check. I realize that I am liable for payment of Federal Income Tax on the taxable portion of my benefit and that I am subject to tax penalties under the estimated tax payment rules if my payments of estimated tax and withholding are not adequate.
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SECTION II: MARYLAND STATE INCOME TAX WITHHOLDING

Please check the appropriate box indicating your election. Check only one (1).

<input type="checkbox"/> 1. I am NOT a Maryland resident. Do not withhold Maryland Income Tax. <input type="checkbox"/> 2. I AM a Maryland resident, but I do not wish to have tax withheld.	<input type="checkbox"/> 3. Withhold from each monthly pension check the following WHOLE DOLLAR amount (not less than \$5). \$ _____
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FOR STATES OTHER THAN MARYLAND, YOU WILL NEED TO CONTACT YOUR STATE OF RESIDENCE FOR THE APPLICABLE FORM.

SIGNATURE REQUIRED

_____/_____/_____
Signature Telephone Number Date

INCOME TAX WITHHOLDING FOR RETIREES

Each retiree is responsible to have the required Federal and State income taxes withheld based upon their overall income and projected tax liability. However, it is not necessary to have withholdings from each individual income source. Instead, retirees normally need to have one Federal and one State withholding account (depending upon your state of legal residence, and applicable state tax laws). Individuals who do not have enough income tax withheld may wish to file estimated taxes or they may be subject to penalties if their withholding is not adequate.

Some states exclude pension income from taxable wages while other states exclude pension income once you have attained a certain age, such as age 65. Other states treat pension income as fully taxable. Therefore, it is critical to familiarize yourself with the tax laws and withholding requirements of your state of residence or consult a qualified tax or financial advisor for additional questions or information.

Each year, you file Federal and State income tax returns to determine your actual tax liability. Then, based upon the amount withheld during the tax year, you will either owe additional taxes or receive a tax refund. As your income grows over time, you may need to increase your tax withholdings to insure that adequate taxes have been withheld. Several forms are used to establish or update the amount of federal and state taxes that are withheld from your pension. The forms you will need depend upon your state of residence, and whether you receive your core retirement benefit from the State Teachers' Retirement System or the MCPS Employee's Retirement/Pension System through MCPS' agent, Aetna, Inc.

The following four examples illustrate the common situations based upon plan membership and state of residence. Each example will explain the necessary forms and where to send them to establish or adjust your withholding amount.

- running blood tests regularly to check that your diabetes is under control;
- checking your eyes regularly to keep

- track of possible eye disease (diabetic retinopathy);
- monitoring your weight and assisting with weight control programs;

- measuring your blood pressure regularly and providing treatment for high blood pressure if present;

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INCOME TAX WITHHOLDING FOR RETIREES

EXAMPLE #1 Core Benefit from Maryland State Retirement System Supplemental Benefit from MCPS/Aetna Resident of Maryland

	Federal Tax Withholding	State of Maryland Tax Withholding
Withheld From	State Monthly Benefit	Either State Monthly Benefit or MCPS Supplemental Benefit
Form to use when establishing or adjusting your withholding amount	W-4P section of SRA Form 766	If from State Benefit, lower portion of SRA Form 766. If from MCPS Benefit, then Section II of MCPS Form 281-50.
Available Online	Yes	Yes
Online Address	See footnote #1.	For State Form, footnote #1. For MCPS/Aetna Form see footnote #2.
Where to send completed tax forms at retirement	To ERSC along with all retirement forms	To ERSC along with all retirement forms
Where to send completed forms for subsequent changes	Directly to: State Retirement Agency of Maryland, 120 E. Baltimore St., Baltimore, MD 21202-6700	State form to State Retirement Agency MCPS Form to: Aetna, Inc., Large Case Pensions, RS2A, 151 Farmington Avenue Hartford, CT 06156

EXAMPLE #2 Core Benefit from Maryland State Retirement System Supplemental Benefit from MCPS/Aetna Non-Resident of Maryland

	Federal Tax Withholding	State Tax Withholding States Other Than Maryland
Withheld From	State Monthly Benefit	MCPS Supplemental Benefit
Form to use when establishing or adjusting your withholding amount	W-4P section of SRA Form 766	See footnote #3.
Available Online	Yes	Yes
Online Address	See footnote #1.	See footnote #2.
Where to send completed forms at retirement	To ERSC along with all retirement forms	To ERSC along with all retirement forms
Where to send completed forms for subsequent changes	Directly to: State Retirement Agency of Maryland, 120 E. Baltimore St., Baltimore, MD 21202-6700	Directly to: Aetna, Inc., Large Case Pensions, RS2A, 151 Farmington Avenue Hartford, CT 06156

EXAMPLE #3 Core Benefit from MCPS/Aetna Supplemental Benefit from MCPS/Aetna Resident of Maryland

	Federal Tax Withholding	State of Maryland Tax Withholding
Withheld From	MCPS/Aetna Monthly Benefit	MCPS Monthly Benefit
Form to use when establishing or adjusting your withholding amount	Section I of MCPS Form 281-50	Section II of MCPS Form 281-50
Available Online	Yes	Yes
Online Address	See footnote #2.	See footnote #2.
Where to send completed forms at retirement	To ERSC along with all retirement forms	To ERSC along with all retirement forms
Where to send completed forms for subsequent changes	Directly to: Aetna, Inc., Large Case Pensions, RS2A, 151 Farmington Avenue Hartford, CT 06156	Directly to: Aetna, Inc., Large Case Pensions, RS2A, 151 Farmington Avenue Hartford, CT 06156

EXAMPLE #4 Core Benefit from MCPS/Aetna Supplemental Benefit from MCPS/Aetna Non-Resident of Maryland

	Federal Tax Withholding	State Tax Withholding States Other Than Maryland
Withheld From	MCPS/Aetna Monthly Benefit	MCPS Monthly Benefit
Form to use when establishing or adjusting your withholding amount	Section I of MCPS Form 281-50	See footnote #3.
Available Online	Yes	Yes
Online Address	See footnote #2.	See footnote #2.
Where to send completed forms at retirement	To ERSC along with all retirement forms	To ERSC along with all retirement forms
Where to send completed forms for subsequent changes	Directly to: Aetna, Inc., Large Case Pensions, RS2A, 151 Farmington Avenue Hartford, CT 06156	Directly to: Aetna, Inc., Large Case Pensions, RS2A, 151 Farmington Avenue Hartford, CT 06156

FOOTNOTES:

1. http://www.sra.state.md.us/forms/sramd_forms/sramd_form766.pdf
2. <http://www.montgomeryschoolsmd.org/departments/forms/pdf/281-50.pdf>
3. If your state has an income tax withholding form for Pension or Annuity payments, you should complete your state form. Information regarding income tax withholding allowances can be obtained from your state taxing authority. For those retirees living in Virginia, Delaware, West Virginia, and the District of Columbia, forms are available from the following Web sites:
http://www.tax.virginia.gov/web_pdfs/busForms/va4p.pdf
<http://www.state.de.us/revenue>
<http://www.state.wv/txrev/uploads/433a.pdf>
<http://cfo.dc.gov/otr/site>

FOR OTHER STATES, YOU WILL NEED TO CONTACT YOUR STATE OF RESIDENCE FOR THE APPLICABLE FORM.

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- checking the health of your feet for any signs of foot ulcers or infections and recommending a specialist or podiatrist to help manage any diabetic foot problems;
 - monitoring your levels of cholesterol and triglycerides (types of fat found in the bloodstream) regularly, and providing treatment if your levels are outside the normal range;
 - conducting regular urine tests to check for any kidney problems (diabetic nephropathy);
 - keeping vaccinations up to date to help prevent additional illness.
- You can help manage your condition by—
- working with your doctor to learn how to keep control of your diabetes;
 - keeping in regular contact with your doctor;
 - visiting a podiatrist for regular check-ups;
 - wearing proper footwear and examining your feet every night to check for problems;
 - communicating to all the health professionals with whom you come in contact that you have diabetes;
 - conducting regular blood glucose monitoring to keep track of your condition;
 - watching your diet and making healthy choices, such as eating less fat and more healthy carbohydrate-containing foods such as fruit, vegetables, and whole grain bread;
 - quitting smoking if you smoke;
 - losing weight if you need to;
 - performing some form of physical activity under the guidance of your doctor;
 - keeping all recommended vaccinations up to date; and
 - ensuring you take your medication according to your doctor's instructions.

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News from the Employee and Retiree Service Center
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Employee and Retiree Service Center

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

U.S. POSTAGE
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ROCKVILLE, MD