



Retiring Times

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Montgomery County Public Schools ■ Rockville, Maryland ■

Retiree Open Enrollment to Be Held OCTOBER 11–NOVEMBER 5, 2021

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 11 through November 5, 2021. 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.

Benefit Plan Highlights

- There will be no changes to insurance vendors or plans for 2022.

The Employee and Retiree Service Center (ERSC) will mail the 2022

Retiree Benefit Summary to retirees beginning the third week of September. The mailing will include detailed benefits information, including benefits-plan comparison charts; rate information; and an enrollment form to make changes to your current benefits. The updated summary also will be available online several days prior to Open Enrollment at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.aspx. Be sure to read the benefit summary as it contains important details about all of your retiree benefit options for 2022

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Open Enrollment **BENEFIT WEBINARS**

DATE/TIME	BENEFIT OPTION/VENDOR
MONDAY October 11, 2021 4:00–6:00 p.m.	CareFirst Indemnity/Medicare Supplement, POS, and HMO medical plans
TUESDAY October 12, 2021 4:00–:00 p.m.	Kaiser Permanente HMO medical and prescription plans for Medicare Advantage and non-Medicare-eligible retirees
WEDNESDAY October 13, 2021 4:00–6:00 p.m.	CareFirst Dental PPO & Aetna DMO
THURSDAY October 14, 2021 4:00–6:00 p.m.	CVS/Caremark and SilverScript prescription drug plans

New This Year: **OPEN ENROLLMENT VIRTUAL ASSISTANCE**

In addition to the Open Enrollment Benefit Webinars, ERSC will offer **individual assistance virtually from October 18–29, 2021**. Retirees will be able to register for a 20-minute Zoom session with an ERSC representative. Please visit the Retiree Open Enrollment web page during Open Enrollment for more information and to sign up. ■

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 the Employee and Retiree Service Center (ERSC) by Friday, November 5, 2021. 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, MD 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.

During the plan year

Federal guidelines related to benefit plans established during the advent of Covid-19 in 2020 still are in place. This means that MCPS retirees still may make changes to their health insurance enrollments outside of Open Enrollment. To learn more about these changes and your options, visit www.montgomeryschoolsmd.org/departments/ersc/retirees/news/index.aspx?id=666202. ERSC will notify retirees if and when the federal guidelines allowing for year-round benefit changes are withdrawn.

Prior to Covid-19, you could only make changes to your benefit plans outside of Open Enrollment if you experienced a qualifying life event*. You had 60 days from the date of the event to submit MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, to ERSC with required documentation. Changes submitted to ERSC by the fifth of the month went into effect on the first of the following month. ■

**Qualifying life events include divorce, loss of alternative coverage, change in work status, relocation outside of current plan's service area, retirement, or death.*

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 continue as is for 2022.
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 November 5, 2021, 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.
Check your benefits confirmation to ensure your changes have been made correctly. ERSC will mail it to your home address within two weeks of receiving your enrollment form.	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.

MCPS Retirees Association NEEDS YOU!

Have you joined the Montgomery County Public Schools Retirees Association (MCPSRA)? MCPSRA represents all Montgomery County Public Schools (MCPS) retirees—both professional and support staff—and works with the Maryland Retired School Personnel Association (MRSPA) to support its members.

The organization is looking to increase its membership! Interested

in joining? Visit mcpsra.org, click on **Membership** on the left side of the screen and, on the next screen, click the **Application Form** button. ■



HAVE YOU TAKEN the Wellness Initiative for 2022?

Complete your biometric health screening (or the alternative described below) and a health-risk assessment by October 8, 2021.

Are you a Montgomery County Public Schools (MCPS) retiree who is covered by an MCPS-provided medical plan and not yet eligible for Medicare? Have you taken steps yet to reduce your 2022 health insurance costs by completing a biometric health screening and online health-risk assessment as part of the Wellness Initiatives program? If so, congratulations! You will see a reduction in the cost of your health insurance next year when compared with the cost you would pay if you had not completed them.

If you have not completed your screening and assessment to lower your rates for 2022, you have until October 8, 2021, to do so. If you complete a health screening by the deadline, MCPS will pay an additional 1 percent of the total cost of your health insurance—reducing your contribution by 1 percent—effective January 1, 2022. Likewise, by completing your medical insurance plan's health-risk assessment by the same deadline, MCPS will pay an additional 1 percent of the total cost of your health insurance, also effective January 1, 2022.

Alternative to Biometric Health Screening Available

An alternative way to complete your biometric health screening is available again this year for MCPS retirees. You have the option of completing *Biometrics Incentive Alternative* online training to receive Wellness Initiatives credit for the 2022 benefit plan year. Visit the Employee and Retiree Service Center web page at www.montgomeryschoolsmd.org/departments/ersc/. Click on **Biometrics Incentive Alternative** found under Retirees/Most Requested and log in.

A 32-slide presentation will take between 20-25 minutes to complete. Simply scroll through and read the slides. When you are finished, follow the instructions to confirm that you completed the training. By doing so, you will pay 1 percent less on your health insurance costs in 2022.

The *Biometrics Incentive Alternative* training replaces a biometric health screening with your doctor. It does not replace your medical plan's online **health-risk assessment**. Retirees who still need to complete their online health-risk assessment have until **Friday, October 8, 2021**, to do so.

Follow these instructions to complete the *Biometrics Incentive Alternative* training in lieu of a biometric health screening:

1. Visit www.montgomeryschoolsmd.org/departments/ersc/.
2. Click **Biometrics Incentive Alternative**, found under Retirees/Most Requested.
3. Click on **Biometrics Incentive Alternative Training** at the top of the log-in screen.
4. Scroll through the slides and read the health-care information.
5. To record your completion of the training, return to the log-in screen and log in using your MCPS employee ID number and the last four digits of your Social Security number.
6. Click **Yes** to confirm that you have read through the presentation.
7. Click **Save**.

Learn More

You must complete a biometric health screening and health-risk assessment each year to maintain the rate reductions. To reap the program benefits in 2023, you will have between October 11, 2021, and October 7, 2022, to complete your screening and assessment. Review the **2022 Retiree Benefit Summary** and the Wellness Initiatives for Retirees web page at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx so you will be ready to receive the rate reductions in 2023. ■

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

Maryland State Retirement and Pension System COLA

On July 1, 2021, 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 1.234 percent. Those who retired after July 2020 (August 2020 or later) will receive their first COLA increase in July 2022. 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, 2022, should be available in November 2021. ■

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

Flora B. Adams	05/18/2021	Jane S. Coughlin	01/28/2021	Anna Maria V. Gooding	09/21/2020
Anne P. Alban	11/06/2020	James L. Coyle	04/01/2021	Eleanor A. Grabnegger	11/27/2020
Elizabeth C. Alcoba	05/19/2021	Jack E. Crigger	01/14/2021	Darlys T. Graham	10/01/2020
Reid Allen	10/19/2020	Perry L. Crotts	03/01/2021	Virginia E. Gray	12/30/2020
Robert E. Anastasi	02/17/2021	Helene L. Crystal	11/06/2020	Edith L. Gregg	05/21/2021
Kathleen S. Andersen	04/23/2021	Nancy R. Culliton	09/16/2020	Johnnie E. Grimes	11/18/2020
Francis M. Anderson	01/03/2021	Jane M. Curran	08/25/2020	George E. Groninger	02/27/2021
Frances H. Armstrong	07/04/2020	Nancy M. Daughtry	07/17/2020	Susan Gross	08/27/2020
Henriette M. Arsenault	03/16/2021	Doreen S. Davidson	07/04/2020	Carol S. Hadeed	06/14/2021
Robert E. Atwood	12/02/2020	Jeanne Davis	01/10/2021	Dewitt F. Hahn	03/22/2021
Jennie G. Azhderian	09/18/2020	Robert A. Davis	05/18/2021	Malcolm F. Halliday	01/19/2021
Ronald L. Barchers	07/28/2020	Roger C. Davis	12/14/2020	John E. Hallman	01/01/2021
William I. Barnes	12/09/2020	Rosetta V. Davis	10/02/2020	Allan J. Halper	03/28/2021
Peter J. Baron	06/15/2021	Rebecca M. Deahl	11/03/2020	Reginald E. Hamilton	04/04/2021
Cynthia A. Barter	01/04/2021	Carolyn L. Dodge	10/18/2020	Felicia M. Hart	01/06/2021
Walter R. Baugh	11/02/2020	Susan R. Doherty	01/19/2021	James R. Hartley	08/17/2020
Curtis J. Bauter	07/19/2020	Diane Dorrelle	10/24/2020	Dorothy M. Hatley	05/04/2021
Robert A. Beebe	06/19/2021	Lorraine Driver	12/29/2020	Sydney A. Hauser	03/03/2021
Vernon P. Behanna	12/22/2020	Lillian O. Dubinsky	12/01/2020	Henry B. Heller	02/17/2021
Douglas L. Bennett	10/27/2020	Lorenzo E. Duffin	07/18/2020	Robert Hennigan	12/06/2020
Joe D. Bennett	07/21/2020	Queen E. Duhart	04/06/2021	James R. Hetrick	12/19/2020
Ruth J. Bennett	05/12/2021	Marie C. Durkan	01/24/2021	Dora E. Hill	08/17/2020
Patricia L. Berard	11/11/2020	Mary E. Echard	03/30/2021	Eva M. Hill	01/26/2021
Willis E. Berkley	08/17/2020	John J. Ekelund	06/25/2021	Donald P. Hoff	09/05/2020
James E. Blevins Jr	12/12/2020	Thomas H. Eleazar	12/25/2020	Virginia E. Holborow	05/28/2021
Alice P. Blorstad	11/18/2020	Esperanza Elias	04/24/2021	Elizabeth A. Holford	07/27/2020
Robert L. Borum	07/06/2020	Robert J. Emler	10/01/2020	Elgar L. Holland	02/06/2021
Jeanne Bradford	09/29/2020	Doris S. Epstein	11/22/2020	Deane E. Holt	08/12/2020
Dale E. Brady	04/24/2021	Richard J. Ervin Jr	05/10/2021	Linda D. Holt	03/22/2021
Mary C. Brake	08/16/2020	Thomas Evans Jr	02/11/2021	Thomas L. Hopkins	02/14/2021
Jessica L. Brause	09/06/2020	Carl Fahrner	03/17/2021	George F. Houston	04/26/2021
Harry J. Brennan	01/15/2021	Helen M. Fahrner	12/18/2020	Sylvia H. Hudes	08/21/2020
Dewey H. Brett	02/09/2021	Esther S. Feder	07/23/2020	Ki S. Huh	02/16/2021
Marguerite R. Bridge	01/26/2021	Brenda I. Finch	09/27/2020	Badonna R. Hurowitz	02/03/2021
Anita L. Bright	12/16/2020	Pearl R. Flowers	03/02/2021	Thelma Husband	10/03/2020
Patricia J. Brink	02/23/2021	Dorothy J. Ford	02/02/2021	James E. Jackson	03/06/2021
Larry T. Brooks	12/23/2020	Betty C. Fort Greig	01/30/2021	Diane M. Johnson	05/07/2021
Mattie W. Brown	01/26/2021	Mary A. Fortunato	05/14/2021	Jacqueline C. Johnson	12/19/2020
Mary E. Burdette	01/07/2021	Renita T. Freeland	05/28/2021	Kevin M. Johnson	03/26/2021
John W. Busbice	05/14/2021	Nanette Z. Fried	01/28/2021	Amanda E. Jones	03/31/2021
Charles C. Cadwallader	02/05/2021	Kathleen A. Fulcomer	08/20/2020	Catherine V. Jones	11/11/2020
Alma J. Carpenter	01/17/2021	Sophia N. Galanis	12/07/2020	Mary F. Jones Mooneyham	02/02/2021
Marsha M. Carruthers	01/05/2021	Nancy Gardner	09/09/2020	Jean B. Judd	12/01/2020
Celia S. Caruso	11/12/2020	Constance A. Garrett	09/29/2020	Rick B. Justo	01/05/2021
Dolores E. Castillo	08/23/2020	George W. Gaston	06/18/2021	Freda Kaplan	02/02/2021
Ruby S. Chan	04/07/2021	Margaret J. Gentile	03/14/2021	E J. Katz	04/20/2021
Alan Y. Cheng	12/12/2020	Phillip D. Giarth	05/03/2021	St Clair Kennedy	01/07/2021
Chunghsing Chu	02/24/2021	Joan F. Gibbons	04/10/2021	Charles F. Kern	05/09/2021
Evelyn V. Clark	11/26/2020	Steven Gibson	01/20/2021	George C. King	06/11/2021
Nina H. Clarke	03/04/2021	Lula M. Gilchrist	04/25/2021	James D. King	05/01/2021
Kenneth A. Claxton	11/14/2020	Lola C. Gimmel	02/03/2021	Richard C. King	02/28/2021
Ruth A. Cloud	03/01/2021	Nancy B. Givans	01/09/2021	Wilford C. King	06/08/2021
Joyce H. Colbert	10/14/2020	Diane Godfrey	08/12/2020	Harry T. Klugel	05/24/2021
Thomas A. Coleman	04/30/2021	Max R. Goff	12/08/2020	Gertrude K. Koch	09/19/2020
Howard W. Coleman Jr	05/09/2021	Edith Goldbloom	04/01/2021	Bertie E. Lambert	07/07/2020
Mary J. Collins	10/08/2020	Gloria T. Golden	01/20/2021	Mary B. Lane	12/09/2020
Marian E. Corrick	08/10/2020	Margaret F. Gonzales	03/09/2021	Dorothy A. Laney	11/16/2020

Retirees who passed away between July 1, 2020, and June 30, 2021:

Cyril S. Lang	04/21/2021	Ralph A. Pollen Sr	03/04/2021	Billie L. Stephenson	01/17/2021
Dreama W. LaRoche	11/06/2020	Vernon E. Poole Sr	07/21/2020	Rosie L. Stevenson	07/10/2020
Francis R. Lesneski	07/06/2020	George A. Poska	08/06/2020	Alise A. Stewart	08/20/2020
Krayna B. Levit	07/23/2020	Leonid Poteshman	11/13/2020	Anita L. Stopak	12/10/2020
Jeanne G. Lewis	06/24/2021	Mary A. Powell	01/21/2021	Ann D. Story	09/21/2020
Allan Light	09/22/2020	Nancy M. Powell	06/29/2021	Laura Stoskin	08/29/2020
Georganne M. Linthicum	07/20/2020	Kathryn G. Preston	09/25/2020	Sheila J. Stout	02/24/2021
Benjamin D. Lowery	06/24/2021	Bonnie L. Pruitt	12/12/2020	Nancy J. Straiter	10/18/2020
Marjorie A. Ludwig	03/09/2021	Patricia G. Prunkl	06/04/2021	Duane L. Strickler	02/23/2021
Jerome A. Lyles	09/26/2020	Queen E. Pulliam	01/13/2021	Raymond F. Sutherland	10/23/2020
Carolyn K. Lyman	08/27/2020	James G. Pumphrey	07/14/2020	Fred A. Swick	06/29/2021
Gretchen L. Malloy	04/13/2021	Norman K. Queen	07/08/2020	Shirley M. Tabler	12/15/2020
Adrienne L. Marek	12/17/2020	Agnes J. Rabbitt	05/18/2021	Zhaozhi Tan	07/21/2020
Bertram C. Marks	07/01/2020	Anne L. Radin	01/26/2021	James T. Terrill	09/24/2020
Theodore R. Marshall	10/20/2020	Diego E. Ramas	08/30/2020	Calvin Thomas	03/17/2021
Louis A. Martell	11/01/2020	Carolyn J. Raymond	07/31/2020	Daniel E. Thomas	05/23/2021
Janet L. Martin	12/24/2020	Jean H. Read	11/01/2020	John E. Thompson	11/22/2020
G E. Masood	11/02/2020	Thomas M. Reichenbaugh	10/24/2020	Rita Tietze	03/30/2021
Gertrude G. McAbee	08/10/2020	Nancy S. Reiner	07/11/2020	Agnes S. Torossian	09/24/2020
Jo Eddie McCorkle	03/09/2021	Martha A. Rheubottom	04/30/2021	Bradford M. Tracy	02/10/2021
James H. McFall	08/25/2020	Susan Richardson	06/05/2021	James W. Tucker	05/24/2021
Stephenie McGoey	10/23/2020	John D. Ridgway	11/09/2020	Robert P. Turnbull	09/29/2020
John A. McKeon	09/24/2020	Susan P. Riordan	09/10/2020	George Usdansky	10/14/2020
Beaufort McLaughlin	04/08/2021	Anthony Rivera	11/25/2020	Clifford L. Vinson	11/29/2020
Georgie C. McRoy	04/25/2021	Roseann Robb	10/28/2020	Eric D. Walstein	11/07/2020
Walter W. Mehlferber Jr	08/14/2020	Octavious O. Robinson	07/12/2020	Tu-Sheng Wang	05/26/2021
Forrest L. Miller	11/04/2020	Phyllis P. Robinson	03/13/2021	Sarah Warfield	07/30/2020
Glenn A. Miller	02/27/2021	Theresa K. Robinson	11/27/2020	Sherene B. Webb	08/10/2020
Jeanette E. Miller	06/20/2021	Eleanor C. Roby	12/08/2020	Sherry M. Weiss	12/25/2020
Joseph C. Millner Jr	08/28/2020	Lucille E. Rowe	02/06/2021	Ellis M. Wendelin Jr	05/10/2021
Carlene A. Mills	07/23/2020	Rita E. Royster	03/20/2021	Judith L. White	12/31/2020
Elizabeth B. Milne	08/24/2020	Celia E. Ruiz	10/05/2020	Lillie White	12/31/2020
Doris Milofsky	09/02/2020	Nellie H. Rys	03/04/2021	Ross A. White	03/19/2021
Anna R. Mulligan	01/24/2021	Elisabeth C. Santos	08/17/2020	Yolanda B. Wiese	12/19/2020
Mary L. Murnane	07/13/2020	Diane E. Sausser	09/22/2020	William M. Wilder	10/08/2020
Charles D. Musser Sr	10/12/2020	Edward R. Schenker	07/31/2020	Janet S. Wildes	09/05/2020
Claude B. Musy	05/25/2021	Joyce M. Schmitz	08/08/2020	Anita J. Willens	03/03/2021
Shuffie Nagessar	12/24/2020	Kathleen P. Scott-Smith	01/18/2021	Sharon W. Williams	10/10/2020
Karen L. Nagy	02/26/2021	Claireann D. Serabian	04/15/2021	Walter T. Williams	08/12/2020
William Nagy	12/16/2020	Sandra L. Shalter	03/18/2021	Lawrence F. Wilmer	04/28/2021
Jeffrey Neal Jr	06/30/2021	Mary K. Shamp	02/14/2021	Eugene F. Wilson	09/03/2020
Joanne Nelson	05/17/2021	Irving M. Sheltzer	04/25/2021	Robert J. Wilson	11/24/2020
Dolores M. Nolan	06/23/2021	Andrew E. Sidorick Jr	04/24/2021	Earl A. Wims Jr	09/25/2020
Patricia J. Oboyle	03/07/2021	Lillie A. Simmons	02/08/2021	George A. Winner Jr	12/31/2020
George E. Oquinn	09/10/2020	Spencer G. Slaughter	10/24/2020	James W. Wolf	06/12/2021
Thomas R. Osteen	09/10/2020	Michael J. Small	03/31/2021	Kathleen V. Wright	07/20/2020
Dennis Owens	02/20/2021	Victor H. Small	04/03/2021	Bunoan D. Wu	03/07/2021
Betty D. Palmer	08/19/2020	Ronald J. Smetanick	04/17/2021	Henry A. Yeager Jr	08/19/2020
Dora M. Palombi	09/18/2020	James E. Smith	05/24/2021	Glenn R. Young	12/18/2020
Steven J. Parcels	10/13/2020	Marie T. Smith	01/11/2021	William L. Young	04/27/2021
Regina E. Payne	07/21/2020	Dolores A. Solyst	08/02/2020	Hoping Yu	09/09/2020
Jeannette I. Pedersen	09/02/2020	Emilia Soto	07/26/2020	Charles J. Zamiska	03/09/2021
Nancy L. Perkins	10/17/2020	Marshall C. Spatz	02/08/2021	Raymond J. Zehnacker	12/12/2020
Katherine K. Perros	06/12/2021	Laura J. Spillane	04/20/2021	Anne C. Zehner	10/11/2020
Roslyn D. Phillips	05/31/2021	Sherry L. Stallard	01/18/2021	Barbara A. Zolkiewicz	11/21/2020
Elena S. Pisciotta	02/15/2021	Willie G. Stallings	11/06/2020		
Marsha-Lee Politz	05/24/2021	Odette B. Stebbins	02/08/2021		

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) plans, 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 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

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

- Visit Fidelity NetBenefits® at <https://nb.fidelity.com/public/nb/mcps/home>.
- Click **Update My Beneficiary** at the bottom right of the screen.
- Log in and follow the online instructions.

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

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

TO CHANGE YOUR PENSION PLAN BENEFICIARIES—

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

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 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 a link to the necessary form. From the ERSC website, click on **Forms** under Retirees: Most Requested. A link to the Maryland address change form is 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, CT 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. ■



STILL SMOKING? Quitting Smoking Leads to a Healthier, Happier Retirement

Retirement should be filled with activities you didn't have time for during busy work days. This may include improving your health. Are you a smoker? Quitting is the best way to live and stay healthy in retirement.

Motivation to quit may come from children or grandchildren, from friends who have quit, or from society making it harder to smoke in public places. Motivation might come from your physician or from a personal health scare. But it is the motivation that comes from within that leads to the greatest success.

Quitting smoking can provide the foundation for your dream retirement. Studies indicate that modifying lifestyle factors, including quitting smoking, can reduce nursing home admissions. In one study, smoking in middle age increased the chance of admission by 56 percent.

Quitting also is a smart decision financially. Costs of cigarettes and associated taxes are constantly increasing. Quitting leaves you with more money in your pockets! Quitting can decrease health care costs with studies showing a savings of

more than \$10,000 annually. In addition, nonsmokers spend an average of \$1,250 less annually for term life insurance.

Trying to sell your car or home? Smoking can devalue your assets. Many people will not even consider buying a used car or home if the previous owner smoked.

Quitting is hard, but certainly possible and worthwhile. Research shows that quitting success doubled or tripled when a plan was used in combination with support and cessation medications.

Some tips to help you quit:

- Set a quit date.
- Discuss pharmacological aids with your doctor.
- Attend a smoking-cessation class. Well Aware, the MCPS employee wellness program, offers a free class. See details below.



- Enlist support from family, friends, or support group.
- Remove triggers and avoid negative influences (including people).
- Save the national smokers Quitline (1-800-QUIT-NOW) for immediate support.

Well Aware offers a course for active employees and retirees. The course covers many topics, including pharmacological aids, stress management, and nutrition. For more information, please visit the website at www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/ ■

New MCPS RETIREES RECOGNIZED at BOE Meeting

The Board of Education (BOE) and Interim Superintendent Monifa B. McKnight recognized 2021 retirees for their service to Montgomery County Public Schools (MCPS) and the students of Montgomery County at the July 15, 2021, Board meeting.

This year's reception recognized the collective career culmination of another outstanding class of MCPS retirees. The Class of 2021 comprised 662 retirees with a combined 16,439 years of service. Of the new retirees, 199 served MCPS for 30 or more years and 33 for 40 or more years.

The Employee and Retiree Service Center (ERSC) mailed

retirement certificates to all 662 retirees. See the 2021 retiree list at www.montgomeryschoolsmd.org/uploadedFiles/departments/ersc/retirees/retiree_class_of_2021_list.pdf. The list includes each retiree's name, last assignment, and years of MCPS service. The BOE resolution honoring the new retirees and additional facts

about the retiree Class of 2021 are available on the ERSC website at www.montgomeryschoolsmd.org/departments/ersc/retirees/new-retirees/.

MCPS wishes all of our retirees the best as they move forward into new endeavors. ■

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Open Enrollment ... continued from page 1

Open Enrollment Benefit Webinars

You will have the opportunity to learn more about your Open Enrollment options with benefit plan vendors and ERSC staff at online Open Enrollment Benefit Webinars (*see chart on page 1*). Representatives from ERSC and benefit plan vendors will be available to answer your questions. Instructions for accessing the webinars will be posted on the Retiree Open Enrollment web page at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.aspx beginning September 23, 2021. ■

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 www.montgomeryschoolsmd.org/departments/ersc/retirees.

Still have questions?

We are here to help! Call ERSC at 301-517-8100, Monday–Friday, 8:00 a.m. to 4:15 p.m., or email ERSC@mcpsmd.org ■



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