



Retiring Times

New Directions for MCPS Retirees

VOLUME 7 • NUMBER 3

WINTER 2011

2011 Cost-of-Living Adjustment

The MCPS pension and retirement plans include a provision for an annual cost-of-living adjustment (COLA) each January 1 that is equal to the change of the Consumer Price Index (CPI). This year, the adjustment that you receive will depend upon your retirement date and the extraordinary economic circumstances encountered last year.

As of January 1, 2010, monthly pension payments remained unchanged from 2009 amounts. At that time, a negative CPI of 1.68 percent occurred. Rather than decrease your pension payment, the Board of Education approved a resolution to mitigate any negative change in the CPI by allowing the negative adjustment to accumulate from year-to-year and to be offset against future positive adjustments.

A positive change of 1.41 percent to the CPI has occurred this year. Those retirees who experienced the negative COLA during last year (anyone who was retired on or before December 1, 2009) must offset that negative amount against this year's positive adjustment. The positive adjustment, however, is not enough to offset the previous year's negative COLA of 1.68 percent, resulting in a remaining negative COLA of 0.27 percent.

Therefore, if your retirement date was on or before December 1, 2009, you will see a zero COLA in your pension payment that will be effective January 1, 2011. The negative

0.27 percent will be offset against any future positive adjustments anticipated for 2012.

If you retired on or after January 1, 2010, you will receive a COLA increase of 1.41 percent in your MCPS pension payments as of January 1, 2011.

Keep in mind, if you are a member of the state core plan the yearly COLA determination for your state core benefit is made each spring and is effective on July 1. For additional information, please visit the Maryland State Retirement Agency website at www.sra.state.md.us/News/Negative_COLA_Delayed.aspx.

Retirement Date	2010 CPI	+	2011 CPI	=	Change in CPI	Resulting COLA Jan. 1, 2011
On or before Dec. 1, 2009	-1.68%	+	1.41%	=	-0.27%	0, with negative change to be offset against future positive change
On or after Jan. 1, 2010	N/A		1.41%	=	1.41%	1.41% increase

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Big Changes Coming During Spring Open Enrollment

1. Young Adult Dependent Eligibility

Young adult dependents will remain eligible for medical and prescription coverage in the MCPS benefit plan until the end of the month in which they turn age 26, regardless of marital, financial, employment, or residency status.

2. Mental Health Coverage

Mental health and substance abuse outpatient visits will now have the same co-pays as other office visits.

3. Preventive Care

Certain preventive care procedures will no longer have co-pays when they are provided by in-network

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Young Adult Dependent Coverage Extended to Age 26

You may have heard that the *Affordable Care Act* extends benefits to young adult dependents up to age 26. MCPS is pleased to announce that this change will be implemented during this year's Open Enrollment, to be effective July 1, 2011.

Young adult dependents will be eligible for **medical and prescription** coverage under your retiree benefits until the end of the month in which they turn 26. Young adult dependents will remain eligible for dental and vision coverage until September 30 following their 23rd birthday.

Young adult dependents will be eligible for this extended medical and prescription coverage regardless of their—

- Marital status,
- Residency,
- Student status, or
- Employment.

You can enroll your young adult dependents, or reenroll young adults who were previously ineligible for coverage due to age, during Open Enrollment.

Remember: medical and prescription coverage for newly enrolled or reenrolled young adults will be effective July 1, 2011. ♦

Changes to Your Medical Benefit Co-pays Coming Soon

The amounts you pay for emergency room visits, mental health and substance abuse outpatient visits, and preventive care services will be changing with this spring's Open Enrollment. Be prepared by understanding the changes that are coming. All changes will be effective July 1, 2011.

Mental Health and Substance Abuse Outpatient Visits

Beginning July 1, 2011, mental health and substance abuse outpatient services will have the same co-pays as other office visits.

Visits to In-Network Providers

Plan	Current co-pays	Co-pays effective July 1, 2011
CareFirst BlueChoice POS	Visits 1-5: You pay 0% Visits 6+: You pay 20%	\$10 per visit
UnitedHealthcare Select Plus POS	Visits 1-5: You pay 0% Visits 6+: You pay 20%	\$10 per visit
Kaiser Permanente HMO	\$20 co-pay for individual visit \$10 co-pay for group visit	\$5 per visit
UnitedHealthcare Select HMO	Visits 1-5: You pay 20% Visits 6-30: You pay 35% Visits 31+: You pay 50%	\$5 per visit
CareFirst BlueChoice HMO	Visits 1-5: You pay 20% Visits 6-30: You pay 35% Visits 31+: You pay 50%	\$5 per visit

Visits to Out-of-Network Providers

Plan	Current co-pays	Co-pays effective July 1, 2011
CareFirst BlueChoice POS	Visits 1-5: You pay 20% after deductible Visits 6-30: You pay 35% after deductible Visits 31+: You pay 50%	20% after deductible
UnitedHealthcare Select Plus POS	Visits 1-5: You pay 20% after deductible Visits 6-30: You pay 35% after deductible Visits 31+: You pay 50%	20% after deductible

Emergency Room Visits

Co-pays for visits to the emergency room will increase as of July 1, 2011. If you are admitted to the hospital following an emergency room visit, your co-pay is waived.

Plan	Current co-pays	Co-pays effective July 1, 2011
CareFirst BlueChoice POS	\$50 (waived if admitted)	\$100 (waived if admitted)
UnitedHealthcare Select Plus POS	\$50 (waived if admitted)	\$100 (waived if admitted)
Kaiser Permanente HMO	\$50 (waived if admitted)	\$100 (waived if admitted)
UnitedHealthcare Select HMO	\$50 (waived if admitted)	\$100 (waived if admitted)
CareFirst BlueChoice HMO	\$50 (waived if admitted)	\$100 (waived if admitted)

Preventive Care Services

As a result of the *Affordable Care Act*, certain preventive care procedures for adults and children will not have co-pays after July 1, 2011, when they are provided by in-network providers, regardless of your medical plan choice.

Covered services include, but are not limited to—

- some immunizations
- depression screening
- breast cancer mammography screening
- osteoporosis screening
- tobacco use screening and cessation intervention
- blood pressure screening

Specific services will be listed in the *2011 Retiree Benefit Summary*, which will be available during this spring's Open Enrollment. Out-of-network coverage for preventive care services will remain unchanged. Applicable co-pays for preventive care services that are obtained from out-of-network providers will be listed in the point-of-service comparison chart in the *2011 Retiree Benefit Summary*.

Accelerated Death Benefit Helps Ease the Burden of Terminal Illness

Beginning January 1, 2011, MCPS life insurance plans written through Prudential will offer an accelerated death benefit to ease the burden for those retirees who may be dealing with a terminal illness. An accelerated death benefit will provide a payment of up to 75 percent of your life insurance benefit if your life expectancy is 12 months or less. The payment can be used for any purpose. Any remaining life insurance benefit will be paid to your beneficiary after your death.

Retirees considering this option should understand that this payment may be considered taxable income and also may adversely affect your eligibility for government benefits. You may want to seek advice from your personal tax advisor and/or an attorney before using this benefit.

Please visit the ERSC website for additional information. From the Retirees Web page, click on the "Life Insurance" link. Here you will see "Accelerated Death Benefit." This page will offer additional information and a link to the application form. ♦

How can we help you?

Still have questions?
We're here to help!
Call ERSC at 301-517-8100,
Monday–Friday,
from 8:00 a.m.–4:30 p.m.
Retirees who try to reach us
mornings between
8:00–9:30 a.m. and
afternoons between
3:30–4:30 p.m.
will experience the shortest
wait time.

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providers, regardless of your medical plan choice.

Details Available Soon

This issue of Retiring Times offers a sneak preview of some of the major changes you can expect during this spring's Open Enrollment. The Open Enrollment materials you receive in April will offer more details, including the following:

- More information about young adult dependent eligibility
- Instructions for enrolling a young adult dependent, including necessary documentation
- Additional details about zero co-pay preventive care services
- Updated benefits rates
- Instructions to make changes to your benefit choices

If you like to be the first to know, you can also watch the ERSC website for the most up-to-date information. Our website will be updated frequently in the days leading up to Open Enrollment.

Visit us at
www.montgomeryschoolsmd.org/departments/ersc/retirees/

ERSC Unveils New Website

The Employee and Retiree Service Center (ERSC) website has been redesigned with you in mind! Using feedback from employees and retirees, we've reorganized our information to make it easier to find the things you need. Visit our new website today at www.montgomeryschoolsmd.org/departments/ersc.

Here is a tour of what you will see.

You now have control over the size of the text on your screen. By clicking on the “Resize Text” options, you can make the font size larger or smaller throughout the ERSC website.

Our new home page offers easier access to retiree information, including—

- most requested quick links to retiree benefits and forms, and
- important retiree news.

You also can click on the picture that says “Retirees” to visit the new retiree page, full of information just for retirees. Here you can find important forms plus information about your health benefits, life insurance, and pension. You will also find links to help you connect with other retirees, including the MCPS Retiree Association.

What else can you expect? New navigation helps you accomplish what you have come to do. For example, a most-requested section and new tabs help you take care of necessary actions faster.

The screenshot shows a navigation menu with several sections:

- Most requested**
 - Benefit enrollment/change form
 - Updating address and contact information
 - MCPS Retiree Association
- Learn about...**
- Forms**
Forms to access your benefits
- Health benefits**
Medical, prescription, dental, and vision plans available to retirees
- Life insurance**
Term life insurance continuation for retirees
- Pension**
Information about your pension and payments

Two arrows point from the text above to the 'Most requested' and 'Life events' sections. The 'Life events' section is highlighted with a blue bar and contains:

- I need to... Life events**
 - Change my address
 - Update my direct deposit for my pension payments
 - Update my life insurance beneficiaries
 - Learn about Medicare
 - Contact ERSC



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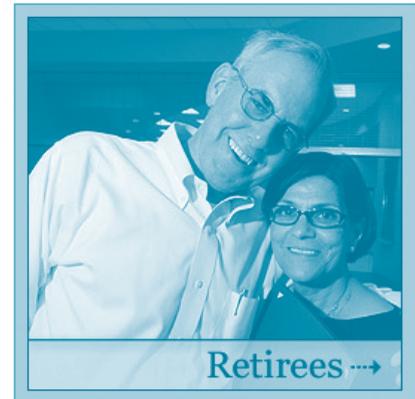
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Most Requested

- [ePayStub](#)
- [2011 Employee Benefit Summary](#)
- [Child Care Leave Webinar](#)
- [Employee forms](#)
- [Retiree forms](#)
- [Employee benefits](#)
- [Retiree benefits](#)
- [403\(b\) and 457\(b\) plans](#)
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Also of Interest



News for Employees

403(b) and 457(b) Annual Contribution Limits Unchanged for 2011

The IRS has announced that the annual contribution limits for all 403(b) and 457(b) plans will remain unchanged in 2011. [Learn more.](#)

Benefit Open Enrollment Ended November 12, 2010

Open Enrollment for benefits has ended. If you have made a change to your benefits or signed up for a 2011 flexible spending account, you will receive a confirmation in your MCPS Outlook e-mail within one week. All changes made during Open Enrollment are effective January 1, 2011. [Learn more about the 2011 benefits.](#)

News for Retirees

Get Started with the New Retirees Page

To get started, choose "Retirees" to go to the retiree page. Here you can access information about your retiree benefits and pension payments, and you can find essential forms. Stay in touch with the MCPS retiree community by linking to retiree groups and reading our newsletter, Retiring Times.

Dates to Remember

Friday, November 19
Pay Day

Wednesday, November 24
Early release day K-12.

Thursday, November 25
Holiday - Thanksgiving
ERSC Office Closed-- Happy Thanksgiving!

Friday, November 26
ERSC Office Closed
Holiday - Thanksgiving

Tuesday, November 30
Retirement Forms Workshop

Friday, December 03
Pay Day

Monday, December 06

Stay on Your Feet: How to Prevent Falls

According to the Centers for Disease Control and Prevention, one in every three adults age 65 or older falls every year. The chance that you will get an injury from such a fall increases each year, and can lead to hip and wrist fractures, head injuries, or even fatality. Falls also can shake your confidence, making you less inclined to get out and be active.

Falls are preventable. Consider taking the following simple measures to reduce your risk of a fall:

1. **Stay active.** Being proactive and staying healthy keeps you one step ahead in preventing falls. Get regular exercise for at least 10 minutes every day.
2. **Eat well.** Make sure to eat a well-balanced, nutritious diet with plenty of calcium to keep your bones strong.
3. **See clearly.** Be sure to stay up to date with your vision checks. While outside, wear sunglasses to reduce sun glare.
4. **Work with your doctor.** Have your doctor review your medications, including over-the-counter, vitamins, and herbal remedies. Get a check up if you feel dizzy or unsteady on your feet.

You also can prevent falls by minimizing hazards around the house. Consider these suggestions:

1. **Shed some light on the issue.** Make sure your lighting is adequate.
2. **Clear a path.** Remove clutter and make sure walkways are clear. Remove small-area rugs that could cause you to slip, or use anti-slip backings to keep rugs securely in place. When working outside, clear garden tools when you are done, and make sure paths are well-cleared.
3. **Make repairs when necessary.** Repair carpet in worn areas, and repair broken paths or patios. Make sure that chairs and beds are sturdy and easy to get in and out of. ♦

Source: Centers for Disease Control and Prevention. "Injury Prevention and Control: Home and Recreational Safety." www.cdc.gov/homeandrecreationalsafety/falls/adultfalls.html (Nov. 10, 2010).



Balance Exercises

Improving your balance can help you prevent life-threatening falls. Here are two simple exercises you can do to improve your balance. Be sure to speak with your doctor prior to beginning any exercise program, and always hold on to a table or chair for extra support when using only one hand.

Side Leg Raises

This exercise strengthens muscles at the sides of your hips and thighs.

1. Stand straight, directly behind a table or chair, with your feet slightly apart.
2. Hold a table or chair for balance.
3. Slowly lift one leg 6 to 12 inches out to the side.
4. Keep your back and both legs straight.
5. Keep your toes facing forward during this exercise. Hold this position.
6. Slowly lower your leg. Repeat with the other leg.
7. Keep your back and knees straight throughout the exercise.
8. Alternate legs until you repeat the exercise 8 to 15 times with each leg.
9. Rest. Do another set of 8 to 15 alternating repetitions.

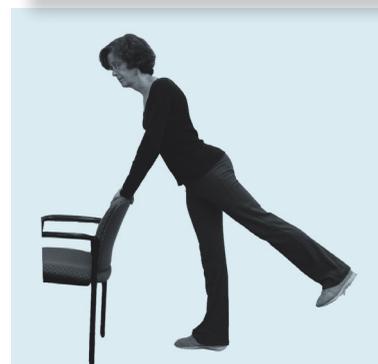
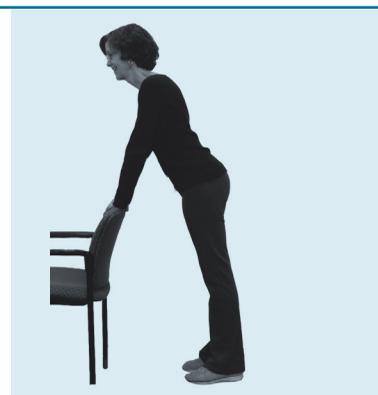


Hip Extension

This exercise strengthens buttock and lower-back muscles.

Start with no weights; add ankle weights if you are ready.

1. Stand 12 to 18 inches from a table or chair, with your feet slightly apart.
2. Bend forward at the hips at about a 45-degree angle; hold onto a table or chair for balance.
3. Slowly lift one leg straight backward without bending your knee, pointing your toes, or bending your upper body any farther forward.
4. Hold this position for one second.
5. Slowly lower your leg. Pause.
6. Repeat with your other leg. Alternate legs until you have done 8 to 15 repetitions with each leg.
7. Rest; then do another set of 8 to 15 alternating repetitions. ♦



Source: O'Brien, Sharon. "Lower Body Exercises for Seniors: Improve Strength and Balance." <http://seniorliving.about.com/>

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Retiring Times

Update Personal Information Now

Are you planning a move? Make sure to update your address with the Employee and Retiree Service Center (ERSC) by submitting MCPS Form 445-1: *Change in Personal Information*. This will ensure that you receive all important retiree information, especially the details regarding the upcoming Open Enrollment.

You also will need to update your address with the Maryland State Retirement Agency. Visit the ERSC Retiree Forms Web page, where you will find links to all the necessary forms listed under "Personal Information." From the ERSC website, click on "Retirees." Then click on "Forms."

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 Ave.
Hartford, CT 06156

Do you know fellow retirees who didn't receive this issue? Encourage them to update their address and contact information too! By working together, we can make sure everyone receives the important Open Enrollment information that will be mailed in April. ♦

Retiring Times

News from the Employee and Retiree
Service Center

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Employee and
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