



Retiring Times



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FALL

2014

■ Montgomery County Public Schools ■ Rockville, Maryland ■

Retiree Open Enrollment to Be Held SEPTEMBER 29–OCTOBER 31, 2014

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees this year from September 29 through October 31, 2014. During Open Enrollment, you will have the opportunity to make changes to your medical, dental, vision, and prescription plan options; to drop coverage; or, under certain circumstances, to add coverage that previously was dropped.

New for 2015: A Part D Prescription Plan for Medicare-eligible Retirees and Dependents

The MCPS CVS Caremark prescription plan is changing to a Medicare Part D prescription plan for Medicare-eligible retirees and their Medicare-eligible dependents. If you and/or your dependents are Medicare-

eligible and enrolled in the MCPS CVS Caremark plan, the administrator of your prescription benefit will change to SilverScript/Caremark, effective January 1, 2015. **Your co-pays will not change as a result of the new plan. If you are a Medicare-eligible retiree or dependent and are currently enrolled in the CVS Caremark plan, you will not need to take action to enroll in the Part D plan.** You will be enrolled automatically.

Also new for 2015: New Options from CareFirst

- **CareFirst BlueChoice Advantage Plan**
Effective January 1, 2015, CareFirst will offer a Point-of-Service (POS)/Preferred Provider Organization (PPO) plan to eligible MCPS retirees, in addition to its Blue-Choice HMO plan. The Blue-Choice Advantage plan offers in- and out-of-network benefits with access to both local and national network providers.

- **CareFirst Indemnity/Medicare Supplement Plan**
Effective January 1, 2015, retirees will have an additional choice for a Medicare Supplement plan. Carefirst will offer an Indemnity/Medicare Supplement plan for Medicare-eligible retirees and dependents.

Learn More

The Employee and Retiree Service Center (ERSC) will mail a 2015 Retiree

Unsure about which plan is right for you? Keep reading to find out about opportunities to learn more about your Open Enrollment options.

Benefit Summary with detailed information to retirees the fourth week of September. It will include benefit comparison charts, rate information, and an enrollment form to make changes to your current benefits. The summary also will be available online at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.aspx. Be sure to read the benefit summary you receive as it contains important details about all of your retiree benefit options, including changes to your benefits that will be effective January 1, 2015.

You will have the opportunity to discuss your Open Enrollment options with benefit vendors and

continued on page 2

IN THIS ISSUE

- 1 Retiree Open Enrollment
- 1 Can we help?
- 2 Making Changes to Your Benefits
- 2 Cost-of-Living Adjustments (COLAs)
- 3 In Memoriam
- 4 MCPS Celebrates Retiree Class of 2014

Can We HELP?

ERSC strives 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.–4:15 p.m., or e-mail ERSC@mcpsmd.org.

OPEN ENROLLMENT

continued from page 1

ERSC staff at one of five Open Enrollment Benefit Fairs in October. Note: Not all vendors will be available at each benefit fair. See the chart at right for details. ■

MAKING CHANGES to Your Benefits

To make a change to your retiree benefits, submit MCPS Form 455-22: *Retiree Benefit Plan Enrollment*, to ERSC by Friday, October 31, 2014. Submit a signed enrollment form in any one of the following ways:

- **Mail** or bring your signed form to ERSC at 45 West Gude Drive, Suite 1200, Rockville, MD 20850
- **E-mail** 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

Tips on submitting changes:

Please do	Please do not
Keep your sent e-mail or fax confirmation as receipt that ERSC has received your form.	Call or e-mail ERSC to confirm receipt of your form.
Plan ahead when faxing your benefit enrollment forms.	Fax your forms during the final 24 hours of Open Enrollment, when fax traffic is heaviest.
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 1, 2014, Open Enrollment deadline.
Submit all pages of your enrollment form and supporting documentation in one fax or e-mail.	Send multiple e-mails or faxes. If your form and documentation are separated, ERSC staff will be unable to attribute your changes to you.
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 e-mailed 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. ■

BENEFIT FAIR DATE/TIME	LOCATIONS	AVAILABLE BENEFIT VENDORS
Wednesday, October 1, 2014 3:00–5:30 p.m.	Carver Educational Services Center Auditorium 850 Hungerford Drive Rockville, MD 20850	SilverScript/ Caremark ONLY
Wednesday, October 8, 2014 3:00–5:30 p.m.	Carver Educational Services Center Auditorium 850 Hungerford Drive Rockville, MD 20850	All vendors
Wednesday, October 15, 2014 3:00–5:30 p.m.	Julius West Middle School 651 Great Falls Road Rockville, MD 20850	All vendors except SilverScript/ Caremark
Tuesday, October 21, 2014 3:00–5:30 p.m.	Carver Educational Services Center Auditorium 850 Hungerford Drive Rockville, MD 20850	All vendors
Tuesday, October 28, 2014 3:00–5:30 p.m.	Clarksburg High School 22500 Wims Road Clarksburg, MD 20871	All vendors except SilverScript/ Caremark

Cost-of-Living Adjustments (COLAs)

Maryland State Retirement and Pension System COLA

Eligible retirees and beneficiaries of the Maryland State Retirement and Pension System received a 1.465 percent cost-of-living adjustment (COLA) for Fiscal Year 2015 on July 1, 2014.

Members who retired after July 1, 2013, are not eligible for a COLA until they have been retired one full year as of July 1.

MCPS Retirement and Pension System COLA

The next adjustment for retirees receiving MCPS core and/or supplemental benefits will occur on January 1, 2015. The Employee and Retiree Service Center will provide information on the adjustment when it is announced at the end of 2014. ■

IN MEMORIAM We share the loss of our fellow MCPS retirees. Retirees who were deceased between 7/1/13 and 6/30/14:

Michele T. Adams	9/17/13	Diane R. Davidson	12/7/13	Lula M. Hill	6/28/14	Irene Malloy	2/21/14	Maryetta Schweitzer	3/25/14
Jane S. Ahlberg	11/18/13	Oliver Davis	11/1/13	Jane M. Hopkins	1/1/14	Jack P. Malone	7/27/13	Nancy Seals	1/14/14
T. J. Alberghini	11/26/13	Elizabeth D. Davis	9/30/13	Mary C. Hopkins	4/9/14	Lorenzo W. Martin	7/20/13	Bernice D. Seek	2/20/14
Lawrence J. Alessi	6/10/14	Lauren E. de Rivaud	8/12/13	Betty R. Howard	10/19/13	Joyce K. Mason	8/29/13	Pamela Seelig	6/1/14
Stanley Alford	8/26/13	Anthony A. Deliberti	11/9/13	Fred S. Howard	12/18/13	Janice L. Mauzy	5/20/14	Earl W. Shaw	5/16/14
Shirley A. Amos	9/5/13	Barbara J. Digioia	7/21/13	John A. Hubschman	1/6/14	Lawrence B. Mayer	3/21/14	Wilmer B. Shaw	5/5/14
Kristen M. Andre	12/28/13	Marie B. Dinsmore	1/16/14	Pamela Hurst	7/14/13	Margaret Mayer	3/21/14	Philip H. Sheridan	11/3/13
Reuben April	3/10/14	Joseph Dobal	11/2/13	William Hutchinson	10/25/13	Barbara M. Miles	11/10/13	Elaine C. Shuster	12/21/13
Florence M. Baker	6/3/14	Charles Dorsey	1/23/14	John P. Isacson	9/1/13	Ghislaine L. Mills	1/17/14	Isabel Simmons	2/3/14
Gwendolyn F. Barbee	12/17/13	Chester L. Dove	11/28/13	Walter Jackson	5/11/14	Joseph A. Mitchell	10/14/13	Charles R. Simons	9/2/13
Phyllis J. Barbour	5/23/14	James P. Dove Jr	10/17/13	Zelda A. Jackson	10/21/13	M. E. Moore	9/28/13	K. G. Singleton	3/14/14
Hana J. Barton	1/27/14	Charles S. Downs	12/16/13	Shirley M. Jackson	9/19/13	William W. Moroney Sr	2/22/14	Marian V. Skorich	8/11/13
Cynthia D. Beaudoin	4/17/14	Randi H. Dreifuss	6/22/14	Hazel Jackson	2/7/14	Theresa C. Morra	3/28/14	M. A. Slaughter	11/6/13
Mary Bell	3/16/14	Stephen C. Duffy	1/9/14	Elizabeth C. James	1/27/14	John R. Morris	7/24/13	Frederick K. Smith	2/27/14
Natalie J. Berg	7/29/13	Betty C. Duley	3/27/14	Helen Jenets	1/11/14	Marjorie T. Motter	10/27/13	Miriam T. Sonsini	6/3/14
Barbara Black	6/27/14	Dorothy A. Duvall	5/3/14	James F. Johnson	12/16/13	Ed Mulhern	1/28/14	Aissatou Sow	2/16/14
Ray L. Blackburn	11/1/13	H. K. Edwards	8/30/13	Doris M. Johnson	6/8/14	Larry L. Myers	2/9/14	Mary Sparks	11/11/13
Arthur T. Blair	2/23/14	Gladys V. Edwards	12/18/13	Robert A. Johnson Jr	5/18/14	Rettakudi G. Nagarajan	12/11/13	Donna S. Staccone	12/23/13
Miriam J. Bluestein	11/28/13	Mary S. Eldridge	2/23/14	Ruby R. Jones	7/16/13	George E. Nailor	2/22/14	Marsha G. Stephens	3/22/14
Barbara A. Bogar	1/1/14	Richard J. Enderson	6/10/14	Kathleen Jones	12/8/13	Jennie K. Oleksy	6/10/14	Todd E. Stickler	1/3/14
Renee G. Borden	9/13/13	Della C. Estes	9/13/13	Thelma Jones	8/16/13	Mary C. Oloughlin	6/29/14	Eleanor O. Stipe	1/31/14
Helen S. Boswell	11/22/13	David M. Etheredge	7/9/13	Carol A. Joyce	3/14/14	Eleanor Ostrinsky	7/15/13	Thelma Stup	6/11/14
John F. Bovelio	8/19/13	Andrew Eury	2/28/14	David E. Judd	11/2/13	Mary L. Pardue	5/28/14	Lawrence H. Styer	12/25/13
Marilyn N. Bowie	8/25/13	Gwendolyn J. Faulkner	2/9/14	Dorothy Kabisch	7/27/13	Rebecca N. Paul	10/5/13	Carol E. Swain Horton	7/14/13
Shirley A. Boxall	3/15/14	Susan B. Feldhuhn	1/15/14	Lorraine Kasiaras	4/29/14	Martha Pearce	3/26/14	Alvera A. Thompson	11/13/13
Faye E. Bragdon	2/4/14	Kathleen Fine	11/12/13	Jacqueline Kelley	1/15/14	Ronnie B. Peters	2/16/14	Betty Tomlinson	8/21/13
Anna V. Brandborg	11/2/13	Ethel Finley	6/5/14	Teresita E. Kelly	8/29/13	Diane D. Phillips	12/22/13	Mildred K. Toquinto	2/28/14
William R. Breon	8/23/13	Joyce M. Fitz	6/30/14	Nancy C. Kemp	11/4/13	James G. Pletcher	11/9/13	Genevieve M. Tracey	1/24/14
Shirley Bright	2/26/14	Margaret A. Fitzhugh	4/25/14	Lois Kesner	8/9/13	Virgel E. Plummer	6/6/14	Dorothy Uhlmann	3/5/14
Gretel Brock	4/29/14	Marilyn C. Foote	8/8/13	Elaine M. Kilbourne	6/14/14	Joseph A. Podlesny	2/13/14	Patrick B. Uwah	2/3/14
Dorothy V. Brown	2/15/14	David J. Foreman	1/19/14	Wanda J. Kimble-Sullivan	2/12/14	Doris Pope	11/1/13	Beth W. Vige	3/29/14
Claude Brown	1/13/14	Kathryn H. Franzoni	1/24/14	Paula M. Kirkwood	12/5/13	Mary L. Posey	9/29/13	James H. Vollmer	5/26/14
Estelle N. Brownstein	3/26/14	Raymond H. Frazier	12/7/13	Beverly B. Kitzinger	12/19/13	Jack B. Powell	5/21/14	Thomas M. Walker	10/19/13
Martha A. Brunzell	7/3/13	Jeanne C. Frederick	3/25/14	Gale E. Kline	12/22/13	Clayton J. Powell	4/21/14	Wilma I. Walker Hoyer	8/22/13
Edgar A. Burdette	3/30/14	Lynne B. Frese	5/26/14	Barbara J. Knoblock	10/6/13	Marthann Powell	4/21/14	Paul Z. Walters	7/11/13
Richard A. Burrelli	11/8/13	Kathryn Funkhouser	11/16/13	Annie L. Koontz	12/15/13	Patricia A. Prather	9/7/13	Kathleen V. Washington	7/1/13
Paula C. Burton	7/19/13	Ralieg M. Fuqua	6/1/14	Kevin K. Kosh	8/14/13	Jane F. Preece	6/2/14	Gail P. Waters	8/3/13
John R. Burton	9/30/13	Anne F. Gagliano	9/10/13	Elizabeth D. Kottling	10/9/13	Charles Proctor Jr	8/19/13	Nancy J. Watson	2/18/14
Daniel M. Bynaker	12/28/13	Portia Garmat	3/28/14	Cassandra E. Kovacs	4/11/14	Judith A. Pugliese	3/9/14	Helen Weaver	11/23/13
Anna B. Call	3/14/14	Kenneth E. Garrison	3/29/14	Margaret Kranking	11/26/13	Jacqueline Rados	7/10/13	Virginia M. Weedon	1/11/14
Diane M. Carbonaro	7/31/13	Cecelia S. Gassaway	8/13/13	Irene Kraut	12/20/13	Gail W. Ramsay	9/3/13	Beatrice Wenner	4/4/14
Noel C. Carroll	6/24/14	George H. Geisbert	11/29/13	Barbara E. Kreps	1/18/14	Richard W. Ranshaw	1/5/14	John M. Whalen	5/15/14
Julio R. Castelo	12/13/13	Darse Q. Gernand	8/24/13	Juanita S. Kuykendall	9/10/13	Walter H. Ray	4/6/14	Martha B. White	4/19/14
Robert Cheseldine	6/12/14	Oliver W. Giddings	12/18/13	Charles A. Lamb	9/28/13	Henry Ridges III	7/16/13	Geraldine E. White	12/14/13
Marcia L. Clark	4/8/14	Kathryn N. Gilmer	9/19/13	Leigh A. Landsperger	1/28/14	Orman Z. Rippeon	11/20/13	Florence C. White	7/12/13
Susan M. Clinesmith	8/9/13	Marian R. Good	3/6/14	Patricia A. Larkin	3/24/14	Leroy J. Ritchie	10/29/13	Earl E. White Sr	4/1/14
Faith N. Coddington	5/18/14	Barbara L. Goodman	2/9/14	Carolyn G. Lawson	2/12/14	Janet L. Ritchie	4/25/14	Susan Wilhere	11/20/13
Anne Continetti	9/23/13	Jean S. Graham	3/12/14	Carl S. Lerman	1/4/14	Edith M. Robacker	9/29/13	Herman E. Williams	4/27/14
Louise S. Conway	5/12/14	Haywood V. Gray	10/2/13	Jeanette H. Leventhal	8/19/13	Andrew W. Roberts	3/4/14	Robert H. Willoughby	3/19/14
Edna M. Cooley	11/23/13	Shirley A. Green	3/8/14	Betty C. Liszka	8/13/13	Ann C. Rogers	11/20/13	Waylon L. Wilson	5/9/14
Bertha L. Cooper	2/13/14	Deborah M. Grimley	5/29/14	Nancy L. Little	6/10/14	Alvina C. Ross	8/22/13	Daniel R. Wilson	7/7/13
Frankie Corbin	11/18/13	M. K. Guido	5/4/14	Randall E. Lough	3/16/14	Phyllis N. Rowe	8/15/13	Anne M. Wilson	1/14/14
Cynthia A. Costantino	1/27/14	Margaret J. Haering	6/10/14	Verona Lough	3/16/14	Eleanor J. Rudisill	11/20/13	M. D. Wineman	4/26/14
Mary A. Covington	2/27/14	Eugene Hampton	3/29/14	Diana L. Lovingfoss	3/17/14	Jeane A. Saah	12/3/13	John F. Wolfrey	10/13/13
Amparo F. Creager	7/27/13	Doris E. Harne	4/22/14	Harvey L. Lowe Sr	6/14/14	Sheila S. Sabatini	8/28/13	Sam Wong	11/5/13
Mary H. Cross	12/13/13	M. Helena Harper	9/28/13	James P. Lucas-Dreiss	11/4/13	Joseph Scallion	12/6/13	Nadine J. Woodrick	9/17/13
Barbara B. Currie	9/11/13	John H. Harvill	12/27/13	Constance I. Lynch	7/10/13	Denise M. Schaefer	5/10/14	Emma R. Wright	4/6/14
Janet M. Curry	8/19/13	Ann M. Hauser	2/23/14	John M. MacHale	6/4/14	M. Schierloh	10/31/13	Penelope Xeron	6/27/14
Jess B. Curtis	10/28/13	William E. Henry	6/5/14	John W. Mahler	10/9/13	Eula M. Schwab	5/1/14	Elisavet N. Zaharopoulos	2/19/14
Barbara B. Darling	8/16/13	Thelma L. Henshaw	1/16/14	Francis X. Mallgrave	5/27/14	Cheryl A. Schwartz	11/18/13	Robert Zimmerman	6/6/14
Raymond Davids	4/4/14	Ann W. Higgins	8/31/13			James L. Schweitzer	3/25/14		

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MCPS Celebrates the Class of 2014 at
RETIREMENT RECEPTION

Nearly 120 retirees from the Class of 2014 attended the annual Retirement Reception on June 5, 2014. Retirees were recognized for their service to Montgomery County Public Schools (MCPS) and the students of Montgomery County.

This year's reception recognized the collective career culmination of another outstanding class of MCPS retirees. Together, the Class of 2014 comprised 518 retirees with a combined 15,229 years of service. Of the new retirees, 192 served MCPS for 30 or more years and 52 for 40 or more years. MCPS wishes all of our retirees the best as they move forward into new endeavors.

Retirees were congratulated with remarks from Dr. Joshua P. Starr, superintendent of schools, Mr. Philip Kauffman, president of the Montgomery County Board of Education, and Dr. Stephen M. Raucher, president of the MCPS Retirees Association (MCPSRA). Retirees' names and years of service were announced, and they each received a certificate of honor and a gift acknowledging their service to Montgomery County students.

All retirees are invited to join MCPSRA. For more information or to download an application, visit the **MCPSRA website**. ■



Retiring Times

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