



Retiring Times

MONTGOMERY COUNTY PUBLIC SCHOOLS Maryland

Volume 19
Number 2
FALL

2022

Montgomery County Public Schools ■ Rockville, Maryland ■

Retiree Benefits Open Enrollment to Be Held OCTOBER 10–NOVEMBER 4, 2022

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 10 through November 4, 2022. 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

Effective January 1, 2023, Cigna will replace CareFirst as a benefit plan provider. Cigna has a nationwide network of providers, offers 24/7 customer service, and will provide in-network coverage of between 92-95 percent of providers currently being used by MCPS retirees.

Cigna will offer eligible retirees the following plans:

- Open Access Plus (OAP) plan (replacing CareFirst BlueChoice Advantage POS)
- Open Access Plus In-Network (OAPIN) plan (replacing CareFirst BlueChoice HMO)
- Indemnity/Medicare Supplemental plan

If you are currently enrolled in CareFirst, your enrollment for 2023 will automatically change to the corresponding plan option with Cigna, unless you select another plan during Open Enrollment. If you wish to keep the same plan option under Cigna, you do not need to submit MCPS Form 455-22: *Retiree Benefit Plan Enrollment*, unless you are making other benefit changes.

Kaiser Permanente will continue to provide its HMO plan in 2023. Also, there will be no changes to dental, vision, or prescription plans in 2023.

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

Learn More

The Employee and Retiree Service Center (ERSC) will mail the 2023 *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 www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.

Be sure to read the benefit summary as it contains important details about all of your retiree benefit options for 2023.

Open Enrollment Benefit Fairs and Webinars

You will have the opportunity to learn more about your Open Enrollment options with benefits plan vendors and ERSC staff at both in-person and online Open Enrollment Benefit Fairs/Webinars (see charts on page 7 for details). Representatives from ERSC and benefit plan vendors will be available to answer your questions. Instructions for accessing the fairs and webinars will be posted on the Retiree Open Enrollment web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment, beginning September 22, 2022.

continued on page 7

IN THIS ISSUE

- 1 Retiree Benefits Open Enrollment to Be Held Oct. 10–Nov. 4, 2022
- 1 Can We Help?
- 2 Making Changes to Your Benefits
- 2 Most Retirees Received Cost-of-Living Adjustments (COLAs) on July 1
- 3 Have You Taken the [Wellness] Initiative for 2023?
- 3 New MCPS Retirees Recognized at BOE Meeting
- 4 In Memoriam
- 6 Need to Update Your Beneficiaries? Here Is How
- 6 Keep Your Personal Information Up to Date
- 7 Still Smoking? Quitting Leads to a Healthier, Happier Retirement
- 8 MCPS Retirees Association Needs You!

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 www2.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 reach us through ERSC Connect at www2.montgomeryschoolsmd.org/departments/ersc/ersc_connect/.

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 4, 2022. 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

Outside of Open Enrollment, you may make changes to your benefit plans if you experience a qualifying life event*. You have 60 days from the date of the event to submit MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, to ERSC. Be sure to attach all required documentation to the form. If you submit your changes to ERSC by the fifth of the month, they will go 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.** ■

Some tips on submitting 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). Note to current CareFirst members: <i>You do NOT need to submit the enrollment form if you intend to be enrolled in the corresponding plan option (POS, HMO, indemnity or Medicare supplemental) with Cigna in 2023. Your enrollment for 2023 will automatically change to the Cigna plan option that you now have with CareFirst, unless you select another plan during Open Enrollment.</i>	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 2023.
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 4, 2022, 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. ■

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

Maryland State Retirement and Pension System COLA

On July 1, 2022, 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 4.698 percent. State Teachers' Retirement Plan Retirees saw an increase of 4.698 percent in their gross pension payment.

State Pension Plan retirees received a two-part COLA that was capped as follows:

- COLA capped at 3 percent on the portion of your benefit earned through June 30, 2011, and
- COLA capped at 2.5 percent or 1 percent on the portion of your benefit earned on or after July 1, 2011.

Those who retired after July 2021 (August 2021 or later) will receive their first COLA increase in July 2023. 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, 2023, is expected in November 2022. ■

HAVE YOU TAKEN the Wellness Initiative for 2023?

Complete Your Biometric Health Screening (or the alternative described below) and a health-risk assessment by October 7, 2022

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 2023 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 2023, you have until October 7, 2022, 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, 2023. 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, 2023.

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 2023 benefit plan year. Visit the Employee and Retiree Service Center web page at www2.montgomeryschoolsmd.org/departments/ersc/. Click on **Biometrics Incentive Alternative** found under Retirees/Most Requested and log in.

A 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 2023.

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 7, 2022**, to do so.

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

- 1) Visit www2.montgomeryschoolsmd.org/departments/ersc/.
- 2) Click **Biometrics Incentive Alternative**, found under Retirees/Most Requested.
- 3) Click on **Biometrics Incentive Alternative Training** near 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 2024, you will have between October 10, 2022, and October 6, 2023, to complete your screening and assessment. Review the 2023 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 2024. ■

New MCPS RETIREES RECOGNIZED at BOE Meeting

Montgomery County Public Schools (MCPS) Board of Education (BOE) and Superintendent Monifa B. McKnight recognized this year's outstanding class of retirees for their service to the school system and the students of Montgomery County at the July 26, 2022, Board meeting.

The Class of 2022 comprised 797 retirees including 44 administrators, six operations supervisors, 323 teacher professionals, and 424 support professionals. Of the new retirees, 248

served MCPS for 30 or more years and 39 for 40 or more years.

The Employee and Retiree Service Center (ERSC) mailed a retirement certificate to each of the new retirees. See the 2022 retiree list at www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/retiree_class_of_2022_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 2022 also are available on the ERSC website at www2.montgomeryschoolsmd.org/departments/ersc/retirees/new-retirees/.

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

H A P P Y
retirement

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

Wesley E. Abrams	09/20/2021	Marie Corbett	05/09/2022	William P. Goss Jr.	01/04/2022
Hernando Acosta	05/15/2022	Georgette W. Cornell	11/06/2021	James Graham	09/22/2021
Barbara Adams	08/30/2021	Renee P. Costabile	01/22/2022	Howard C. Graves, Jr.	06/06/2022
Marilyn R. Allen	04/25/2022	Marye R. Cotton	11/19/2021	Cynthia D. Gray	04/16/2022
William S. Allen II	05/20/2022	James F. Courtney	04/27/2022	William N. Gregg	02/10/2022
Donna F. Anderson	12/12/2021	Dolores Cowherd	03/07/2022	Diane J. Gregory	01/21/2022
Rosemarie Arndt	09/16/2021	Angella R. Cox	12/02/2021	Warren E. Groomes	10/08/2021
Virginia L. Ashley	01/31/2022	Zina S. Crafton	03/31/2022	Jean A. Gruber	06/17/2022
Emebet D. Assefa	02/05/2022	William L. Cross	01/31/2022	Xiao Min Gu	12/15/2021
Alice P. Autry	07/03/2021	James D. Crouch	08/10/2021	William B. Guillot	04/08/2022
Charles L. Ballew	12/17/2021	Philip A. Curry	11/29/2021	Marlene K. Gunther	08/23/2021
Elizabeth K. Barbe	10/13/2021	David R. Davies	04/15/2022	Lona E. Hackenberg	09/21/2021
Lynda Barker	07/15/2021	Gordon D. Davies	02/09/2022	Mary E. Haggerty	12/29/2021
Phoebe L. Bauman	02/19/2022	Kathleen A. Dengler	04/10/2022	Frederick A. Hardy	08/14/2021
Robert C. Baxley	03/18/2022	Michael P. Derosa	10/06/2021	Ernest E. Harkum	09/07/2021
Charles A. Bayne	05/02/2022	Fred P. Di Misa	03/23/2022	Leroy Harper	10/24/2021
Raymond C. Beall	11/01/2021	Sandra J. Diamond	11/27/2021	Barbara A. Harris	09/30/2021
John E. Becker	02/10/2022	Alice M. Dixon	02/05/2022	Ruby L. Harris	06/18/2022
Shelley W. Beddingfield	03/20/2022	Pearl F. Donerson	06/28/2022	Katherine M. Hauprich	08/30/2021
Carl E. Bell	03/18/2022	Anne A. Dorworth	05/01/2022	Paul E. Hawkins Sr.	07/09/2021
Jack A. Berge	11/17/2021	Ernest S. Dotson	03/24/2022	Nancy L. Hebdon	03/02/2022
Carol A. Besner	09/15/2021	Yvonne E. Dowtin	07/30/2021	Howard L. Henderson	11/17/2021
Wm F. Birmingham	02/12/2022	Donna I. Doyle	09/06/2021	Patsy H. Herold	04/01/2022
Myra Birnkrant	06/04/2022	Nancy C. Dumars	07/16/2021	Clifton H. Hess	10/12/2021
Richard M. Boston	01/28/2022	Donna M. Dunston	05/05/2022	Dolores D. Hester	02/16/2022
Ramona I. Bowden	12/04/2021	Timothy W. Durant	11/25/2021	Patricia A. Hibbert	12/12/2021
Leonard Braverman	01/10/2022	Eleanor L. Duvall	05/06/2022	Beulah P. Hoover	10/22/2021
C F. Bready	12/19/2021	Helen C. Easton Howard	01/29/2022	Constance A. Horn	07/01/2021
Gloria J. Briggs	09/17/2021	Patricia A. Eden	06/01/2022	Doris M. Hough	09/26/2021
Charlotte K. Britt	09/10/2021	Barbara A. Efner	03/20/2022	Luke Howell Jr.	05/31/2022
Olaf G. Brockdorff	06/15/2022	Carl R. Ellis	09/28/2021	Kenneth E. Huff	03/31/2022
Clarabelle V. Brown	05/21/2022	Bonnie A. Emerson	07/13/2021	Anne R. Husselbee	04/03/2022
Honey E. Brown	10/05/2021	Robert H. Emery Jr.	10/10/2021	Delores B. Hutson	11/25/2021
Sarah V. Brown	06/24/2022	Shirley Evans	09/30/2021	Terry L. Ingram	06/18/2022
William R. Brown	11/04/2019	H M. Farrell	08/10/2021	Daniel Intile	08/20/2021
George E. Bryan	07/20/2021	Gail D. Fitch	02/24/2022	Harry W. Irvine Jr.	05/08/2022
Ida H. Buchanan	02/08/2022	Ethel L. Foreman	01/17/2022	Dorothy J. Jackson-Christian	10/08/2021
James Budd	07/26/2021	James W. Foreman	05/24/2022	Carmen A. Jacobsen	07/02/2021
Karen A. Burroughs	06/07/2022	Glenna L. Forquer	09/09/2021	Gerald W. James	11/28/2021
Ursula T. Cairnes	05/30/2022	Robert M. Foster	06/17/2022	Bok K. Jeon	08/19/2021
Delia M. Campbell	10/08/2021	Suzanne E. Foster	09/09/2021	Frank J. Johnson	07/01/2021
Alfonso A. Capozzi	10/12/2021	Maxine V. Frazier	12/26/2021	Helen J. Johnson	02/01/2022
Dorothy M. Carroll	02/28/2022	Lowell R. Fritts	10/23/2021	Myrtle Johnson	03/13/2022
Arthur E. Carter	01/30/2022	Joan D. Fyffe	05/29/2022	Catherine P. Johnston	10/04/2021
Robert T. Carter	09/21/2021	Julie L. Gaebe	11/26/2021	William V. Jordan	07/11/2021
Shirley R. Catalan	07/20/2021	Nicolina M. Galluzzo	10/03/2021	Roe D. June	07/18/2021
Twila G. Cavey	05/19/2022	Mary Lou Galpin	09/26/2021	Patricia A. Kainu	09/18/2021
Ming Wan Chan	02/24/2022	Anne C. Geiger	08/11/2021	Catherine E. Kazmierczak	12/12/2021
Carol C. Chaney	01/22/2022	Roger J. Gessay	11/27/2021	Theodore T. Kelley Sr.	08/11/2021
Mary R. Chinnis	08/05/2021	Bruce D. Gibbs	01/03/2022	Martha H. Kimble	07/04/2021
Assunta S. Chirichella	01/06/2022	Marie Gillett	02/07/2022	Phyllis L. Knight	06/13/2022
Doreen J. Chwirut	12/17/2021	Louise C. Giuliano	10/02/2021	Robert P. Knotts	03/02/2022
Sophia R. Clary	02/20/2022	Stanley R. Gnatowski	03/30/2022	Young Hyo H. Ko	04/06/2022
Janet Cohen	08/21/2021	Joyce R. Godby	02/04/2022	Louise M. Komaromy	04/13/2022
Gwendolyn Y. Colmes	08/28/2021	George C. Goddard Jr.	01/12/2022	Sandra R. Kramer	09/06/2021
Barbara D. Connelly	03/09/2022	Natalie L. Goldberg	08/31/2021	Renee Kreisman	07/04/2021
Andrew J. Considine	03/25/2022	Patrina S. Goldstein	12/16/2021	Catherine B. Kulpinski	01/09/2022
Virginia L. Cooper	01/15/2022	Deborah A. Good	01/25/2022	Roberta V. Lambert	02/02/2022
Henry Coopersmith	01/20/2022	Clara J. Goss	06/10/2022	Susan M. Lambrix	11/15/2021

Retirees who passed away between July 1, 2021, and June 30, 2022:

Margaret H. Lamphier	04/21/2022	Myung H. Paik	07/29/2021	James F. Smith	07/08/2021
Margie A. Lancaster	02/24/2022	Sumner W. Patch	06/04/2022	Patricia D. Smith	01/27/2022
Marion O. Lane	01/29/2022	Richard F. Patchett	03/06/2022	Reginald E. Smith	07/02/2021
Beatrice A. Laneve	12/24/2021	Barbara K. Penn	02/23/2022	Bruce T. Snyder	11/29/2021
Grafton T. Layer	10/21/2021	Roberto Perez	10/09/2021	Elizabeth V. Spano	10/12/2021
Helena Lendsay	01/26/2022	Mary M. Perhach	12/08/2021	Carrie L. Sparks	04/11/2022
Anita Levine	11/01/2021	Nancy E. Petersen	01/05/2022	Ivan H. Spencer	08/25/2021
Deena O. Levine	08/11/2021	Florence V. Phillips	11/20/2021	Norman L. Stant	06/11/2022
Dana M. Linton	03/11/2022	Sadie R. Poinsett White	02/12/2022	Waveline Starnes	10/09/2021
Donis D. Loretta	02/02/2022	Dolores M. Pope	05/28/2022	Samuel N. Staub Jr.	01/31/2022
Jack S. Loudenberg	11/20/2021	Anna D. Powell	04/26/2022	Canie B. Steele Jr.	05/14/2022
Patricia Loving	12/25/2021	Thelma Prather	02/01/2022	Judith Stein	11/03/2021
Judy E. Low	09/30/2021	Vickey M. Prather	03/28/2022	Margaret F. Stevens	10/09/2021
Leonard J. Lubbehusen	07/21/2021	Bradley R. Prather Jr.	01/04/2022	H Stevenson	01/25/2022
Shirley V. Lynn	10/01/2021	Jane Price	05/15/2022	Glynroy Strachan	01/09/2022
Johanna L. Lyskawa	09/05/2021	Haydee M. Puertas	06/01/2022	Juanita V. Sulmonetti	11/02/2021
Hildegarde F. Macinnes	05/08/2022	Loretta M. Quinting	12/13/2021	James H. Sutton	07/10/2021
Patricia J. Magee	01/17/2022	Barbara A. Rackl	08/05/2021	Ernest J. Swanson	09/03/2021
R E. Mahaney Jr.	03/22/2022	Robert T. Rahn	12/28/2021	Charlene Swapshur	09/28/2021
Warren A. Major	04/18/2022	Harrichan Ramtahal	03/22/2022	Karen L. Sweetman	08/10/2021
Raymond M. Maloney	03/10/2022	Clarence L. Randolph	05/31/2022	Alice F. Tamzarian	01/19/2022
Judith S. Manookian	06/18/2022	Jane K. Rankin	08/29/2021	Teat S. Tang	01/09/2022
David G. Marcuse	04/07/2022	Kathleen G. Ray	09/01/2021	Paul Tarasuk	03/16/2022
Betty L. Mascetta	04/09/2022	Carol S. Read	02/08/2022	Judith L. Tarr	07/31/2021
Elmer V. Matlock	01/12/2022	David H. Rhoades	02/15/2022	Dorothy G. Taylor	10/09/2021
Dorothy G. Mattes	09/15/2021	Mary C. Ribar	05/04/2022	Ray Taylor	02/15/2022
Nancy M. Maxwell	10/21/2021	Kenneth R. Ricks	09/07/2021	Charles E. Thomas	05/01/2022
Mary E. McBride	07/14/2021	Barbara J. Robb	11/04/2021	Clifford W. Thompson	05/16/2022
Phyllis E. McCurdy	03/07/2022	Nadine L. Roberts	01/15/2022	Laverne A. Toler	11/15/2021
Linda L. McKinney	03/13/2022	Ronald L. Robinson	02/09/2022	Suzanne N. Tran	03/09/2022
James L. Mcmanus	01/13/2022	Elinor C. Rosen	01/10/2022	Alice O. Travaglini	11/23/2021
Beth A. McNeal	12/11/2021	Richard G. Rosser	06/14/2022	Robert P. Travers	07/30/2021
Marilyn D. Meixell	01/20/2022	Richard E. Roth	05/30/2022	Vivian Tremante	04/18/2022
Dale E. Menell	09/03/2021	Winifred G. Royer	08/18/2021	Donald P. Turner	01/21/2022
Frank R. Meredith	05/22/2022	Mary Lee Ruddle	06/17/2022	Delores B. Tyler	08/08/2021
Mary P. Michel	08/08/2021	Barbara I. Runion	10/26/2021	Tivis C. Viers	09/18/2021
Randi Michon	05/25/2022	Zane L. Rush	12/19/2021	Harry H. Wacke	05/16/2022
Jean A. Miller	12/10/2021	Edith M. Rusher	07/12/2021	Barbara J. Walker	06/24/2022
Keith I. Miller	09/08/2021	Jeanne M. Ryan	03/30/2022	Roger L. Walker	12/14/2021
Lillian Miller	10/16/2021	Janese D. Sampson	05/13/2022	Elizabeth T. Walle	07/20/2021
Susan W. Milto	07/15/2021	Alice V. Sandifer	07/21/2021	Thomas E. Warren	06/23/2022
Yomon Y. Mingia	08/26/2021	William A. Schilling	02/16/2022	Nancy R. Waters	09/28/2021
Ruby V. Mitchell	04/13/2022	Nadine Schmidt	02/21/2022	Arthur R. Wells	08/26/2021
Sidney G. Mollard Jr.	02/25/2022	Jean E. Schwindaman	07/26/2021	Rudolph T. White	03/28/2022
Patricia A. Molsky	07/17/2021	Jeanne G. Sella	09/14/2021	Cynthia C. Wildberger	09/04/2021
Rita Mondschein	04/14/2022	Ann B. Shaw	04/07/2022	Dorothy L. Williams	10/08/2021
Pamela K. Montgomery	05/04/2022	Rosa V. Shelton	01/04/2022	Effie Williams	07/29/2021
Moses Moore	08/18/2021	Ruth M. Sherling	11/18/2021	Marilyann H. Williams	11/21/2021
Rosa M. Moore	05/17/2022	Eileen Sherwood	03/07/2022	Walter E. Williams	03/06/2022
Diana A. Moran	04/10/2022	Sandra J. Shrout	12/18/2021	Herbert L. Willis	01/17/2022
George L. Morse	06/20/2022	Jill Shultz	01/25/2022	Mary H. Witt	09/05/2021
Margaret J. Mrazik	06/08/2022	Ronald W. Shurie	03/05/2022	Suella Woodard	10/13/2021
Donald L. Nalley	06/09/2022	James A. Simms	04/02/2022	Judith Wymer	01/30/2022
Jean A. Nathanielsz	04/24/2022	Richard J. Sinkovitz	12/07/2021	Qamar Yousufi	02/03/2022
Audrey J. Nesbit	03/24/2022	Regina M. Skyles	04/03/2022	Nina J. Yuhas	03/22/2022
Lucy E. Norris	03/18/2022	Betty M. Smith	01/15/2022	Eduard Zhitomirsky	06/06/2022
Judith A. Norton	05/13/2022	Dennis R. Smith	08/20/2021	Tracy A. Zito	07/08/2021
Alan J. Ophus	11/02/2021	Dorothy J. Smith	06/05/2022	Orlow R. Zumwalt	07/15/2021
Sandra Y. Pace	08/23/2021	Gerald S. Smith	03/25/2022		

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

- Visit Fidelity NetBenefits® at <https://nb.fidelity.com/public/nb/mcps/home>.
- Scroll down and, under Make Updates to My Account, click **Update My Beneficiary**.
- Follow the online instructions.

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

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

TO UPDATE OR 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 links to the necessary forms. From the ERSC website, click on Forms under Retirees: Most Requested. Links to MCPS Form 455-1b and the Maryland address change form are 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, non-smokers 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.

- 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: *Quit for Good*. The course covers many topics, including pharmacological aids, stress management, and nutrition. For more information, please visit the website at www2.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/. ■

Open Enrollment ... continued from page 1

Open Enrollment Virtual Assistance

In addition to the Open Enrollment Benefit Fairs and Webinars, ERSC will offer individual assistance virtually. The assistance will be available Monday–Thursday from 10:00 a.m.–2:00

p.m. throughout Open Enrollment. Retirees will be able to register for a 20-minute Zoom session with an ERSC representative. Please visit the Retiree Open Enrollment web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment

during Open Enrollment for more information and to sign up. ■

BENEFIT FAIRS

DATE/TIME	BENEFIT FAIR LOCATIONS
WEDNESDAY October 12, 2022 3:00–5:00 p.m.	Carver Educational Services Center Cafeteria (new location) 850 Hungerford Drive Rockville, MD 20850
MONDAY October 17, 2022 3:00–5:00 p.m.	John F. Kennedy High School Cafeteria 1901 Randolph Road Silver Spring, MD 20902
THURSDAY October 27, 2022 3:00–5:00 p.m.	Carver Educational Services Center Auditorium 850 Hungerford Drive Rockville, MD 20850
WEDNESDAY November 2, 2022 3:00–5:00 p.m.	Clarksburg High School Cafeteria 22500 Wims Road Clarksburg, MD 20871

WEBINARS

DATE/TIME	BENEFIT OPTIONS/VENDORS
TUESDAY October 18, 2022 4:00–6:00 p.m.	Kaiser Permanente HMO medical and prescription plans for Medicare Advantage and non-Medicare-eligible retirees
WEDNESDAY October 19, 2022 4:00–6:00 p.m.	CareFirst Dental PPO plan and Aetna DMO plan; CareFirst Vision plan
THURSDAY October 20, 2022 4:00–6:00 p.m.	Cigna POS, HMO, Indemnity/Medicare Supplement medical plans
FRIDAY October 21, 2022 4:00–6:00 p.m.	CVS/Caremark and SilverScript prescription drug plans

Montgomery County Public Schools
Employee and Retiree Service Center (ERSC)
45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850

Nonprofit Org.
U.S. Postage Paid
Suburban, MD
Permit No. 201



Montgomery County Public Schools 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. ■



Retiring Times

is published twice a year by
Montgomery County Public Schools
Employee and Retiree Service Center
45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850

Phone: 301-517-8100
Email: ERSC@mcpsmd.org

Robert Reilly
Associate Superintendent

Gina F. Ripoli
Director, Employee and
Retiree Service Center

Richard C. Johnstone
Director, Benefits Strategy and
Vendor Relations

Marcia J. Welch
Communications Specialist and Editor

0182.23 • EDITORIAL, GRAPHICS & PUBLISHING SERVICES

14,000 • 9/22