



Retiring Times



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■ Montgomery County Public Schools ■ Rockville, Maryland ■



Retiree Benefits Open Enrollment to Be Held **OCTOBER 6–31, 2025**

Montgomery County Public Schools (MCPS) will conduct benefits Open Enrollment for retirees from October 6–31, 2025. 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 for 2026

- **Preferred Care Management will be added to Cigna medical plans.** With care management, network physicians, outpatient providers, and others collaborate to find the right services to meet your and your family's healthcare needs. Cigna nurses help manage your care by bringing resources and people together. Prior authorizations (obtaining approval before receiving care) will be required. ***Cigna-member retirees will be defaulted to the Preferred Care Management plan.***
- **Current Cigna medical plans—those without Preferred Care Management—will remain available with a 7 percent increase in retiree cost share.** Retirees will have the option to enroll in the plan without Preferred Care Management during Open Enrollment.
- **Applied Behavior Analysis therapy will be covered under the Cigna medical plans.**
- **Hearing aids—2 devices per 36 months, up to \$3,000.**

- **Glucagon-like Peptide 1 Agonists (GLP-1) and weight management programs will be offered** to prevent coverage of off-label use of GLP-1 diabetes drugs for weight management while minimizing member disruption.
- **Cigna's Open Access Plus plan annual deductibles will change** from \$300 (individual)/\$600 (family) to \$500 (individual)/\$1,000 (family) for out-of-network providers.
- **Vision plan benefits frequency will change** from every 18 months to every 12 months for exams, frames, lenses, and contact lenses.
- **Retiree contributions toward premiums will increase by 1 percent.**

Keep reading to find out about opportunities to learn about all of your Open Enrollment options.

Learn More

The Employee and Retiree Service Center (ERSC) will mail the 2026 Retiree Benefit Summary and the 2026 Retiree Benefit Rate Schedules 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 2026.

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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, October 31, 2025. 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, Maryland 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.

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 remain as it was for 2025, with the exception of any additions/changes as explained on page 1.
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 October 31, 2025, 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. ■

MEDICARE AND MCPS SUPPLEMENTAL PLANS: Which Plan is Best for You?

When an MCPS retiree and/or their dependent becomes Medicare-eligible, their MCPS-provided health plan may be impacted. Under Medicare—

- Retirees are no longer eligible to be enrolled in the Cigna Open Access Plus (OAP) plan. This plan is not compatible with Medicare.
- If no elections are made by the Medicare effective date, retirees are placed in the default Indemnity Medicare Supplemental plan.
- Retirees and dependents must be enrolled in the same policy once eligible for Medicare.

Once you or your spouse become Medicare-eligible, you may find it difficult to decide which MCPS medical plan is best for your situation. The information below is intended to assist you in making this important decision:

Single Medicare Coverage—Only the retiree is enrolled in MCPS benefits.

If only the retiree is to be covered, enroll in the Indemnity Medicare Supplemental plan.

Two-party Medicare Coverage—Both the retiree and their dependent are enrolled in MCPS benefits.

Enroll in the Indemnity Medicare Supplemental plan, which covers the retiree and their dependent.

Two-Party Split Family Coverage (one Medicare-eligible and one non-Medicare-eligible)—Both the retiree and their dependent are enrolled in MCPS benefits.

If the retiree OR the dependent are Medicare-eligible, elect to enroll in the Cigna Open Access Plan In-Network (OAPIN) plan. This coverage will apply as an in-network (low out-of-pocket cost) benefit for the non-Medicare individual as well as a Medicare

supplemental plan for the Medicare-eligible individual.

- If you are enrolled in the Cigna OAP plan and do not complete MCPS Form 455-22, *Retiree Benefit Plan Enrollment*, to elect to enroll in the Cigna OAPIN plan once eligible for Medicare, you will automatically be enrolled in the Indemnity Medicare Supplemental plan, which will mean higher out-of-pocket costs for the non-Medicare individual.
- Please see pages 18-21 of the *Retiree Benefit Summary* to review related benefit charts. Page 21 lists coverage under the Indemnity Medicare Supplemental plan for the non-Medicare individual and pages 22 and 23 show coverages for the Medicare individual. You can compare these with the OAPIN plan on page 18. ■

HAVE YOU TAKEN the Wellness Initiative for 2026?

Complete your biometric health screening and a health-risk assessment by October 3, 2025.

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 2026 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 2026, you have until October 3, 2025, 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, 2026. 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, 2026.

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 2027, you will have between October 6, 2025, and October 2, 2026, to complete your screening and assessment. Review the 2026 Retiree Benefit Summary and the Wellness Initiatives for Retirees web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives so you will be ready to receive the rate reductions in 2027. ■

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Open Enrollment Benefit Fairs

You will have the opportunity to learn more about your Open Enrollment options with benefits plan vendors and ERSC staff at in-person Open Enrollment Benefit Fairs (see chart below for details). Representatives from ERSC and benefit plan vendors will be available to answer your questions.

BENEFIT FAIR DATE/TIME	BENEFIT FAIR LOCATION
THURSDAY October 16, 2025 4:00–6:00 p.m.	Patapsco/Pocomoke Rooms Suite 325 15 West Gude Drive Rockville, MD 20850
WEDNESDAY October 22, 2025 4:00–6:00 p.m.	Clarksburg High School Cafeteria 22500 Wims Road Clarksburg, MD 20871
WEDNESDAY October 29, 2025 4:00–6:00 p.m.	John F. Kennedy High School Auditorium Lobby 1901 Randolph Road Silver Spring, MD 20902

Open Enrollment Virtual Assistance

In addition to the Open Enrollment Benefit Fairs, 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 15-minute Microsoft Teams meeting with an ERSC representative. Please visit the Retiree Open Enrollment web page during Open Enrollment for more information and to sign up.

Retiree Recognition Events

MCPS Celebrates Retiree Class of 2025 at Retirement Reception

More than 169 retirees from the Class of 2025 attended the annual Retirement Reception on June 5, 2025. 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. The Class of 2025 comprised 653 retirees. Those attending the reception had a combined total of 4,511 years of service. Of the new retirees, 216 served MCPS for 30 or more years, 23 for 40 or more years, and 3 for 50 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. Thomas W. Taylor, superintendent of schools; Ms. Julie Yang, president of the Montgomery County Board of Education; and Mr. William M. Gregory, president-elect of the MCPS Retirees Association. Retirees’ names and years of service were announced, and they each received a gift acknowledging their service to Montgomery County students.

See a list of the 2025 retirees at www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/retiree_class_of_2025_list.pdf

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

Samuel E. Adams	3/27/25	Clarice Cohen	9/05/24	Carol R. Gross	5/9/25
Velma J. Alden	9/19/24	Patricia A. Colacicco	3/27/25	Donald E. Gwinn	6/9/25
Josephine M. Alexander	4/16/25	John A. Colandreo	1/25/25	Joan B. Hanley	6/6/25
Mark L. Amberg	2/19/25	Dorothy C. Colding	5/23/25	Robert H. Hardesty	2/23/25
Nicholas Anastassopoulos	4/25/25	Nancy L. Coleman	12/31/24	Vanessa L. Hargreaves	10/07/24
Ronald E. Anderson	1/16/25	Judith A. Connelly	9/28/24	David Harrison	7/22/24
Paul H. Anisman	1/18/25	Helen M. Cook	8/21/24	Rosa A. Hartman	7/14/24
Janice I. Artino	1/8/25	Mary E. Cook	9/05/24	John W. Hatley	4/13/25
Sandra L. Attick	10/10/24	Martha A. Coon	8/11/24	Aliene J. Hayes	9/01/24
Joseph M. Austin	10/07/24	Mary Cooney	4/7/25	Eunice A. Heckman	8/28/24
Catherine M. Auton	8/16/24	Frank A. Critton	9/06/24	Nancy L. Helman	9/28/24
Delyte E. Ayres	4/1/25	David S. Cross	10/06/24	Lenworth M. Henry	8/25/24
George Baker	3/6/25	Charles M. Crowder Jr	7/26/24	Roy L. Higgins	9/06/24
Tony A. Baker	10/29/24	Francena D. Cummings	8/02/24	Joseph R. Hock Jr	4/18/25
Freda Balkan	12/31/24	Patricia A. Curtin	7/02/24	Mark D. Hollis Jr	11/19/24
Cecil F. Ball	5/10/25	Regina G. Deputy	9/14/24	Albert L. Horner Sr	4/24/25
Irmina L. Ballestero	10/28/24	Mary E. Deslattes	9/24/24	LeRoy C. Hostetter	4/8/25
Elba L. Batiz Ortiz	11/24/24	Adrian L. Dewitt	5/10/25	Dorothy V. Howard	4/17/25
Zoltan K. Bay	7/12/24	Andrea E. Didden	4/8/25	Patricia A. Howe	1/29/25
Margaret A. Bean	1/26/25	Sandra C. Dobies	2/22/25	Margaret A. Huff	1/27/25
Joseph A. Behrmann	7/12/24	Judith E. Docca	8/09/24	Yolanda C. Hunt	5/2/25
Christopher L. Bell	10/04/24	Elizabeth H. Dougherty	8/21/24	Kimiko Hutson	4/21/25
Walter F. Bell Jr	7/03/24	Mary E. Dovidio	7/23/24	Frances H. Ingraham	4/11/25
Carolyn D. Bellamy	4/20/25	Virginia B. Downs	12/02/24	Beverly A. Jackson	2/26/25
Robert E. Bellison	9/24/24	Ethel L. Driver	5/14/25	Theodore A. Jackson	10/20/24
Claudia J. Berry	7/19/24	Richard A. Dunn	9/15/24	Sharon H. Jacobs	3/12/25
Martha S. Bishop	1/5/25	Bonnie A. Edwards	1/10/25	Sun Chang Jang	10/18/24
Thomas S. Blackman	1/18/25	Carolyn S. Eisenberg	9/12/24	William D. Jarboe Jr	5/15/25
Catherine Blue	5/20/25	Patricia A. Ernst	7/25/24	Henry B. Johns	11/27/24
Constance J. Boorstein	3/31/25	Anita D. Eversman	10/22/24	Alfred R. Johnson	3/26/25
Robert E. Boyer	12/27/24	John L. Fagan	2/21/25	Hilda E. Johnson	4/10/25
James E. Bright	4/27/25	Paul J. Fahrner	2/25/25	Linda D. Jones	8/12/24
Wesley H. Brindisi	6/1/25	Nancy J. Fassett	9/30/24	Michael J. Jones	5/17/25
Mary C. Brisson	4/3/25	Billa E. Fisher	9/18/24	Opal D. Jones	9/21/24
Lowell H. Brockman	12/11/24	Elizabeth N. Fite	6/19/25	Mary A. Jordan	6/25/25
Barbara R. Brooner	2/7/25	Clara O. Floyd	6/12/25	Ann Karpiscak	1/30/25
Alan D. Brown	8/27/24	Evelyn B. Ford	4/16/25	John F. Keating	3/7/25
Sharon A. Brown	11/05/24	Jane R. Fox	5/22/25	Julie A. Keefer	4/30/25
Joan M. Burks	6/14/25	Katherine P. France	7/30/24	Michael T. Kelly	2/21/25
Zora Camp	7/01/24	June E. Freden	7/04/24	James N. Kennedy	5/20/25
Rosemary Carlin	5/19/25	Joseph L. French	6/1/25	Sandra L. Killen	5/31/25
Phyllis D. Carr	9/03/24	John A. Gardner	3/29/25	Nadine E. King	4/24/25
Marilyn J. Carras	7/04/24	Mary K. Gardner	1/13/25	Bernice V. Kisliuk	8/03/24
Helen C. Carter	6/24/25	Irene Gates	6/25/25	Susan P. Klecan	6/12/25
Yee Y. Chan	8/27/24	Helen L. Gauvreau	1/18/25	George W. Konig	5/13/25
Aichun Chia	9/01/24	Michael E. Geiger	9/01/24	Edmond M. Koontz	9/07/24
Stevenson L. Christian	8/29/24	Allen R. Geisler	8/11/24	Ruth F. Koski	6/8/25
Linh N. Chung	8/23/24	Joan C. Glaze	4/28/25	Miye Kwen	9/10/24
Leon A. Clay	12/19/24	Carol A. Graessle	9/09/24	Brian S. Kwon	4/29/25
Robert S. Clifton	1/28/25	Rayfield Grant	7/09/24	Elaine I. Labastide	3/10/25
Warner B. Clipper Sr	12/02/24	Robert L. Gregoire	1/23/25	Sally A. Ladd	1/11/25
Bonny M. Cochran	11/01/24	Yvonne C. Gregory	4/5/25	Fred R. Largent	7/30/24
James D. Cochran	9/27/24	Linda L. Griffin	4/20/25	Joseph J. Lavorgna	3/21/25
Joyce L. Coeburn	3/17/25	Richard W. Grimsley	8/22/24	Julia L. Leavitt	10/11/24
Mark Coffin	2/13/25	Robert K. Griner	5/16/25	Mildred C. Lechlides	12/14/24

Retirees who passed away between July 1, 2024, and June 30, 2025:

Kenneth R. Lee	5/13/25	Barbara S. Patigalia	2/21/25	Helen C. Smith	10/03/24
Margaret B. Lefever	4/3/25	Dolores A. Patrizio	12/20/24	James R. Smith	7/14/24
Joan C. Lehman	9/18/24	Betty J. Payne	10/18/24	Marianne T. Smyth	1/10/25
William G. Lemonovich	4/7/25	Gloria D. Perez	6/28/25	Eleanor Solomon	3/14/25
Peter Lerario	10/18/24	Robert A. Peters	6/7/25	Janice A. Spear	3/30/25
Benzena V. Lewis	8/27/24	Janice E. Petrakes	10/02/24	Deborah A. Stern	9/27/24
Gene W. Lindauere	9/03/24	Angela C. Phillips	9/26/24	Mandy K. Stiffler	4/14/25
Robert M. Linkins	9/09/24	Willie T. Pickett	8/09/24	Melanie G. Stith	2/6/25
Gay H. Linthicum	5/5/25	Ronnie H. Pincus	6/14/25	Elizabeth A. Stonesifer	3/9/25
Mary Ellen Luensman	12/17/24	Richard T. Pioli	6/20/25	Gwendolyn B. Stringer	4/10/25
Nathaniel R. Lytes Jr	9/15/24	Ann M. Pistole	2/10/25	Barron L. Stroud	7/25/24
Cornelius R. Maas	1/23/25	Susan M. Pleines	4/27/25	Frieda M. Stroup	9/10/24
Shirley L. Macklin	5/6/25	Ida L. Polcari	10/03/24	Marilyn A. Sullivan	8/12/24
Joan M. Mahaffey	4/10/25	John E. Poole	3/26/25	Jeanne Susman	8/31/24
Betty J. Manchak	9/03/24	Roddy Popovich Jr	11/18/24	Mina Sweet	5/22/25
Susie M. Marshall	10/14/24	Darlene V. Powell	10/26/24	Harry J. Sweitzer	11/02/24
Frances M. Martin	12/06/24	Chaman Lal Prashar	3/10/25	Douglas M. Szafran	12/25/24
Larry T. Matlock	12/03/24	Sonia C. Prauser	2/13/25	Delenor R. Taylor	12/07/24
Aaron Matthews	9/11/24	Kenneth A. Price	7/13/24	Lura F. Tekesh	7/05/24
Fulton C. Mays	1/22/25	Evangelos J. Priovolos	2/12/25	Thomas H. Terko	2/9/25
Marcia P. McCall	2/2/25	Casey L. Przybocki	2/6/25	Devadason Thangiah	6/27/25
Jane McCann	4/25/25	Harold Quayle Jr	9/20/24	Michael J. Thornett	1/13/25
Leslie E. McCartney	7/11/24	Faustina A. Quist	4/10/25	Gloria G. Thrash	8/16/24
Robert B. McCaw	2/12/25	Jacqueline Rabinow	8/01/24	John J. Toomey Jr	4/20/25
Mary M. McEleney	4/17/25	Florence Rand	6/25/25	Caroline A. Touchton	1/3/25
John P. McGoldrick	7/25/24	Joanne B. Ranshaw	3/2/25	Sophia Tsiolis	6/11/25
Karen K. McInteer	3/20/25	Patricia M. Redmond	3/6/25	Rudolph J. Tyrell Jr	12/10/24
Barbara C. McNamara	10/16/24	Frances S. Reid	7/28/24	Sidra K. Van Norden	7/26/24
Trevor O. McPherson	11/20/24	Wilfred Reynolds	7/29/24	Fernando C. Vicente	11/26/24
Elizabeth L. Miller	2/16/25	Bonnie L. Ridgely	1/11/25	Robert V. Von Nessen	5/1/25
Priscilla H. Miller	3/25/25	Kenton L. Rippetoe	5/3/25	Frank S. Wal	6/29/25
Carolyn B. Mills	2/10/25	Virginia D. Royer	1/19/25	Dollie D. Wallace	12/19/24
Matthew Mina	1/14/25	Carroll T. Ruark	4/19/25	James W. Walsh	10/11/24
Raphael Minsky	2/3/25	Carl S. Rubis	6/15/25	Josephine J. Wang	8/30/24
Beverly G. Mollet	11/25/24	Maria J. Ruiz	2/17/25	Doris H. Ware	5/29/25
Channing G. Moore	1/12/25	Josephine S. Rush	4/22/25	Marie E. Warner	8/05/24
Henry N. Moore	2/12/25	JoAnn Scartocci	10/03/24	Eleanor F. Watson	3/20/25
Janet M. Moore	11/11/24	Michelle A. Schmitz	5/12/25	Sandra K. Watson	2/27/25
Mary Ellen Moore	10/31/24	Brenda Z. Schultz	1/6/25	Gerald H. Way	4/17/25
Winona L. Moquin	8/18/24	Doris J. Scott	11/25/24	William E. Weed	10/18/24
Merhle R. Moser	6/18/25	Jeffery F. Sellars	11/21/24	Linda S. Weedon	3/14/25
Dorothy T. Mudano	10/31/24	Dolores A. Serra	3/8/25	Ann E. Wheeler	1/11/25
Margaret J. Mullins	9/01/24	Donna C. Seymour	2/24/25	Margaret L. Williams	8/04/24
Kimberly R. Murphy	12/19/24	Frances A. Shannon	4/29/25	Robert P. Williams	11/18/24
Mary Ann F. Murphy	6/1/25	Barbara I. Shapiro	3/6/25	George S. Wilson III	4/1/25
Richard W. Musson	6/23/25	Ann W. Shiflet	6/23/25	Sandra L. Windlan	11/15/24
Henry P. Myrtil	6/29/25	Sylvia F. Shoraka	4/30/25	Carol R. Wine	6/16/25
Mary Neale	11/01/24	Mark G. Shullenbarger	3/28/25	Barbara F. Winter	9/02/24
Dorethia L. Newby	6/10/25	Gene E. Sidwell	3/12/25	Dennis W. Wisner	10/19/24
Alphonsus Niles	7/06/24	Lois E. Sieger	12/10/24	James L. Wood	6/21/25
Marilyn J. Ochs	10/29/24	Jane E. Silver	9/19/24	Janet W. Woolwine	5/1/25
Linda M. O'Leary	2/13/25	Ilene B. Silverman	4/5/25	Janise M. Wyche	3/27/25
Patricia A. Owens	3/6/25	John H. Sink	12/17/24	Margaret V. Young	6/30/25
Charles D. Packan	10/26/24	Barbara Smith	12/25/24		
Gwendolyn J. Page	10/26/24	Bennie E. Smith	3/18/25		

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 can update other personal information using Form 445-1B, including your date of birth, name, Social Security number, phone number, and email address. MCPS encourages you to provide your email address to help us reach you more easily.

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, Connecticut 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. ■

H A P P Y
retirement

MONTGOMERY COUNTY PUBLIC SCHOOLS RETIREES ASSOCIATION: Protecting Pensions and More!

One of the best investments you can make when transitioning to retirement is to join the Montgomery County Public Schools Retiree Association (MCPSRA). The organization provides a variety of benefits to its members, including luncheons on topical issues, a newsletter, and opportunities for community service and travel. Most important, MCPSRA makes every effort to ensure that you receive your retirement benefits for the rest of your life.

In addition, the Maryland Retirement School Personnel Association (MRSPA), our sister organization, protects your pension by providing a lobbyist to keep an eye on your pension with the state legislature. Visit www.mrspa.org/ to learn more.

For only \$65 a year, you can join both organizations: the MCPSRA and the MRSPA. Doing so may be one of the smartest investment choices you will ever make to help ensure your future. Learn more and join us at <https://www.mrspa.org/join-renew>. ■

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New MCPS Retirees Recognized at Board of Education(BOE) Meeting

The BOE and Superintendent Dr. Thomas W. Taylor recognized the 2025 outstanding class of retirees for their service to the school system and the students of Montgomery County at the August 21, 2025, BOE meeting.

Following the Board meeting, the Employee and Retiree Service Center mailed a retirement certificate to each of the 2025 retirees.

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

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

Maryland State Retirement and Pension System COLA

On July 1, 2025, 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 2.949 percent. State Teachers' Retirement Plan retirees saw an increase of 2.949 percent in their gross pension payment.

The total investment performance for the calendar year ending on December 31, 2024 (+6.69 percent), did not equal or exceed the 6.8 percent assumed rate of investment return. Therefore, the statutory rate cap for the portion of an allowance based on creditable service earned on or after July 1, 2011, is 1 percent for many payees.

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

- COLA capped at 2.949 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.

The cap is 2.5 percent in years when the system's investment fund earns or exceeds its assumed actuarial rate of return. The cap is 1 percent in years when the assumed actuarial rate is not met. Therefore, the COLA for the portion of your benefits based on credited service earned before July 1, 2011, will be 2.949 percent. The COLA for the portion of your benefits based on all credited service earned after July 1, 2011, will be 1 percent.

The increased monthly benefit was shown on the Automatic Deposit Advice mailed to retirees' homes on July 31. Those who retired after July 2025 (August 2025 or later) will receive their first COLA adjustment in July 2026.

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, 2026, is expected in November 2025. ■



Montgomery County Public Schools
Employee and Retiree Service Center (ERSC)
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Suburban, MD
Permit No. 201

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! Contact ERSC in one of the following ways, listed in recommended order:

- 1. Virtually through a Microsoft Teams meeting:** Sign up for a 15-minute session on the MCPS Open Enrollment web page at—www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment
- 2. In-person or by email at ERSC@mcpsmd.org:**
Monday, Tuesday, Thursday, Friday—8:00 a.m.–12:45 p.m. and 2:00–4:30 p.m.
Wednesday—10:00 a.m.–12:45 p.m. and 2:00–4:30 p.m.
- 3. By telephone at 240-740-8100:**
Monday, Tuesday, Thursday, Friday—8:00 a.m.–12:45 p.m. and 2:00–4:15 p.m.
Wednesday—10:00 a.m.–12:45 p.m. and 2:00–4:15 p.m. ■



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