



Retiring Times



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ELIGIBLE FOR MEDICARE? What You Need to Know

After you retire, and as soon as you become eligible for it, Medicare will become an important part of your Montgomery County Public Schools (MCPS)-sponsored retiree medical and prescription plans. It will serve as your primary medical coverage, and your MCPS retiree medical plan will be your secondary medical coverage. If you are enrolled in the Caremark prescription plan prior to Medicare, SilverScript (a Medicare Part D prescription plan) will become your new MCPS-sponsored prescription plan.

You become eligible for Medicare when you turn 65 years of age, if you begin receiving disability benefits from the Social Security Administration (SSA) and are beginning the 25th month of entitlement (details below),

or have certain medical conditions that qualify you for Medicare. These medical conditions include End-Stage Renal Disease and ALS (Lou Gehrig's disease).

As a requirement for continuing to carry MCPS health benefits, you or your spouse (or other covered dependent) must enroll in **both Medicare A and B** prior to your Medicare eligibility date. If the Medicare-eligible person does not enroll in both parts A and B, they will lose their MCPS-provided benefits coverage. For that reason, those enrolled in the MCPS Retiree Benefit Plan must begin the enrollment process for Medicare Parts A and B well in advance of their eligibility date in order to maintain MCPS-provided benefits.

To enroll in Medicare Parts A and B, you must contact the SSA **three months** before you become eligible for Medicare. It is the retiree and/or dependent's responsibility to enroll in Medicare Parts A and B and submit a copy of the Medicare card to the Employee and Retiree Service Center (ERSC) 60 days prior to the effective date of Medicare coverage. You do not enroll in the SilverScript Part D prescription plan through the SSA; MCPS processes your Part D enrollment directly through SilverScript.

In most cases, once Medicare becomes your primary medical coverage, your MCPS-sponsored medical plan monthly premium will be reduced to reflect its status as secondary coverage. When you become Medicare-eligible, you must notify ERSC to reduce your medical premiums. For the monthly costs of the different plans, please refer to the rate



charts in the Retiree Benefit Rate Schedules online at www2.org/siteassets/district/departments/ersc/retirees/benefits/retiree_benefit_rate_schedules_current.pdf.

For information regarding Medicare enrollment, contact the SSA at 1-800-772-1213 or visit www.ssa.gov/. For information regarding Medicare costs and benefits, contact Medicare at 1-800-633-4227 or visit www.medicare.gov. Additional information about Medicare enrollment and your MCPS retiree health benefits can be found in the Retiree Benefit Summary at www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree_benefit_summary_current.pdf. ■

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You are eligible for Medicare if you—

- are age 65 (or over if you have been employed and covered by an active group health plan),
- receive disability benefits from the Social Security Administration and are beginning the 25th month of entitlement, or
- have certain medical conditions that qualify you for Medicare.

HAVE YOU EXPERIENCED A Qualifying Life Event?

Effective January 1, 2025, retirees experiencing a qualifying life event must enroll in or make changes to their benefits within 30 days of the date of the life event. Those who do not enroll or make changes within 30 days will need to wait until a future Open Enrollment to do so. Previously, retirees had up to 60 days to enroll in benefits due to a qualifying life event. ■

DID YOU KNOW? Submit Benefits Changes

If you are Medicare-eligible, submit your benefits changes by the fifth of the month for them to take effect on the first of the following month.

Occasionally, you may experience a life event that enables you to make changes to your benefits outside of the annual Open Enrollment period. For example, if you divorce, you may remove your former spouse from your plan and reduce your health-care premiums without waiting for Open Enrollment. You must submit your change to the Employee and Retiree Service Center (ERSC) by the fifth of the month in order for your change to take effect on the first of the following month.

Learn more on our website:
www.montgomeryschoolsmd.org/departments/ersc/retirees/ ■

RETIREES' HUB+, THE NEW HUMAN CAPITAL MANAGEMENT SYSTEM: Not Quite Ready for Prime Time

Launch of the retiree branch of the anticipated MCPS Hub+, a new Human Capital Management system, has been delayed until later this year. In the meantime, retirees can continue to use printed forms and access online applications as they have been doing. Be on the lookout for communications about Hub+, including training opportunities.

Hub+ will benefit retirees in the following ways:

- Retirees will have the option to access self-service functions such as benefits and personal information, and make changes directly online. (Paper forms will still be available for those who prefer them.)
- Recent retirees will still be able to access their ePaystubs in the new system.

The new system is replacing the Human Resources Information System (HRIS). Hub+ was introduced to employees in December 2024. ■

Local- and State-level Retiree Associations Seek Members

Have you joined the Montgomery County Public Schools Retirees Association (MCPSRA) or the Maryland Retired School Personnel Association (MRSPA)? MCPSRA represents all Montgomery County Public Schools retirees and tends to their benefits. MRSPA watches over retiree pensions. In addition, MCPSRA holds luncheons and informative lectures and provides service opportunities and comradery.

Interested in joining?

Membership costs only \$65 per year and entitles members to benefits of both MCPSRA and MRSPA. If you join before June 30, 2025, the cost of membership for 2025 is \$55. Members who elect to have dues taken out of their pension checks will save an additional \$10. To join, visit MRSPA at www.mrspa.org/why-join-mrspa and click the red **Join/Reinstate** button at the top right of the screen. ■

Disability, Medicare, and YOUR MCPS RETIREE BENEFITS

Individuals, regardless of age, become eligible for Medicare Parts A and B if they have received disability benefits from the Social Security Administration (SSA) for 24 months. Medicare Parts A and B are effective on the first day of the 25th month of your Social Security disability benefits entitlement.

About three months before the Medicare-effective date, the SSA automatically will enroll you in Medicare Parts A and B and mail you a Medicare ID card. While Social Security gives you the option to decline Medicare Part B, **you must keep Part B if you wish to continue your MCPS benefits. Remember: You must send a copy of your Medicare card with Parts A and B to the Employee and Retiree Service Center (ERSC) at least 60 days prior to the effective date of your Medicare coverage.**

Should you and/or your covered dependent(s) become eligible for Medicare through Social Security disability benefits or a qualifying medical condition, be sure to notify the ERSC Medicare specialist of the early eligibility. You may reach the specialist by telephone at 240-740-8100. ■

REMEMBER: You must enroll in Medicare Parts A and B when you and/or your spouse or dependent are first eligible, or your MCPS medical and prescription benefits will be terminated. Remember to send a copy of your Medicare card with Parts A and B to ERSC at least 60 days prior to your Medicare-coverage effective date.

WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs in 2026

Are you a Montgomery County Public Schools (MCPS) retiree who is covered by an MCPS-provided medical insurance plan through Cigna or Kaiser Permanente? Are you not yet eligible for Medicare? If you answered yes to both of these questions, keep reading to be sure you are familiar with the Wellness Initiatives program and the steps to take to benefit from it.

Wellness Initiatives is designed to keep you informed about your health and help you reduce your share of health insurance premiums. The components of the program are a **biometric health screening** and a **health risk assessment**.

MCPS will pay an additional 1 percent of the total cost of your health insurance (medical, prescription, dental, and vision plans) in 2026—reducing your contribution by 1 percent—if, as a retiree, you complete a biometric health screening of your blood pressure, blood

sugar, body mass index (BMI), and cholesterol by October 3, 2025. If you complete your medical insurance plan's online health risk assessment by the same deadline, you will save an additional 1 percent.

You may complete your screening either by having a physical with your primary care physician or by attending a Well Aware health screening, which are held throughout the year. Learn more at www2.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule/.

For more information about the Wellness Initiatives program, visit the Wellness Initiatives for Retirees web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/. There you will find a helpful link to frequently asked questions about the Wellness Initiatives program. ■



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 240-740-8100, Monday–Friday, 8:00 a.m.–4:15 p.m., or email ERSC@mcpsmd.org. ■

WELLNESS INITIATIVES: The Fine Print

- **The biometric health screening and health risk assessment** are available only to MCPS retirees who are not yet eligible for Medicare and are covered by an MCPS-provided medical insurance plan.
- **If you retire after completing your screening and assessment for 2026 *while still an employee*, you will need to complete them again *as a retiree* by October 3, 2025**, to receive the rate reductions in 2026.
- **Spouses of MCPS retirees are NOT required to complete a biometric health screening or health risk assessment** in order for the retiree to receive the rate reductions. A spouse may choose to complete a screening to learn more about their health, but doing so will not impact the retiree's contribution to their health plan costs.
- **The steps for completing a biometric health screening and health risk assessment may vary depending on your medical plan.** For plan-specific information and instructions, visit the Wellness Initiatives for Retirees website at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/.
- **If you are covered by an MCPS-provided prescription, dental, and/or vision plan, but do not carry medical insurance through MCPS**, you will not be able to complete a biometric health screening or health risk assessment and will NOT be eligible for either of the 1 percent reductions. ■

FAQs from Retirees ... and the Answers!

Q: WHEN WILL I RECEIVE MY 1099-R? WHO WILL PROVIDE IT?

A: The 1099-R is provided by the pension agencies. If you are a member of the State core plan, the Maryland State Retirement and Pension System (MSRPS) will provide your 1099-R. If you are a member of the MCPS core plan, Aetna Large Case Pension will provide your form. Registered mySRPS users also may view and print their 2024 1099-R tax document by selecting the **My Documents** tab.

Q: I WORKED FOR MCPS DURING THE SCHOOL YEAR. WHEN WILL I RECEIVE MY W-2 AND 1095-C?

A: If a retiree or any of their covered dependents are **not** on Medicare, they will receive their 1095-C by March 3, 2025. If a retiree and **all** covered dependents **are** on Medicare, they will receive their 1095-C directly from Medicare.

Q: HOW MUCH DOES MY HEALTH INSURANCE COST?

A: You will find the cost of your health insurance in the Retiree Benefit Rate Schedules (RBRS) booklet, which is mailed to your home address in September each year. The RBRS is also available online at www.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree_benefit_rate_schedules_current.pdf.

Q: AS A RETIREE, CAN I BE REHIRED AS A PERMANENT EMPLOYEE?

A: Retirees can return to work at MCPS in any capacity (temporary, substitute, or permanent). By returning to the same employer, a retiree will have an earnings limit for five calendar years. Please contact the Office of Human Resources and Development (OHRD) if you are considering employment after retirement.

Q: WHAT IS MY EARNINGS LIMITATION?

A: The MCPS Retirement Team provides the earnings limitation for MCPS core plan members at their retirement. When State core plan members retire, the MSRPS provides the earnings limitation.

Q: CAN YOU PROVIDE AN AWARD LETTER FOR MY RETIREMENT?

A: If you receive a pension from the State, please contact the MSRPS at 410-625-5555 to request an awards letter for your pension. If you receive a pension from Aetna, please telephone 1-800-952-2700 to request an awards letter.

Q: I SENT AN EMAIL TO ERSC BUT DID NOT RECEIVE A RESPONSE BECAUSE MY CASE IS CLOSED. HOW CAN I VIEW MY CASE?

A: To view your case, you will need to register for an account with ERSC Connect online at https://montgomery.service-now.com/csp?id=csp_login. To register, be sure to select **this link** found next to Former MCPS employees.

Q: I REGISTERED FOR A HUB+ ACCOUNT, BUT HOW CAN I FIND OR PRINT MY W-2 OR 1095-C?

A: Hub+ is not available for retiree use yet. You may view and print your 2024 W-2 and 1095-C as you have in prior years. Detailed instructions and a link to ePaystub and Tax Document Self-Service are available at www.montgomeryschoolsmd.org/departments/ersc/retirees/retiree-pay-taxes/.

Q: WHAT DO I NEED TO DO TO RENEW MY TEACHING CERTIFICATE?

A: Please contact the OHRD Certification Unit at 240-740-8030.

KEEP YOUR Personal Information UP TO DATE

Have you moved recently or are you planning a move?

Make sure to update your address, telephone number, and email address with the Employee and Retiree Service Center (ERSC) by submitting MCPS Form 445-1B, Change in Personal Information for MCPS Retirees and Former Employees. This will ensure that you receive important retiree information, such as details regarding fall Open Enrollment. The form can be found at ww2.montgomeryschoolsmd.org/departments/forms/pdf/445-1b.pdf ■



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