

Montgomery County Public Schools Retiree Benefit Plan

Who is eligible for benefits?

Retirees

Retirees with at least five cumulative years of MCPS-eligible service who:*

- have a current hire date that is prior to July 1, 2006, with no break in employment; or
- retired on or before July 1, 2011; or
- were hired prior to July 1, 2011, with at least 30 years of eligible service in the State core plan; or
- were hired prior to July 1, 2011, and were at least 55 years of age as of July 1, 2011

Retirees with at least 10 cumulative years of MCPS-eligible service who retire after July 1, 2011 and who:*

- were hired on or after July 1, 2006; and
- were under 55 years of age as of July 1, 2011

* see details under Retiree Benefit Rates in the [Retiree Benefit Summary](#)

Dependents

Dependents of anyone retired on or before June 30, 1998, who were not covered at that time, are not eligible for coverage. Children may be added to your retiree benefit plan up to age 26. To enroll a child in your retiree benefits, you must complete [MCPS Form 455-22, Retiree Benefit Plan Enrollment](#). New spouses and any children who were not eligible at the time of your retirement are not eligible for coverage under the plan and may not be added after retirement. Spouses and/or dependents who were eligible for benefit coverage at the time of your retirement may be added or reenrolled with proof of other coverage during the previous 12 months.

Eligible dependents include your—

- spouse, and
- eligible children meeting age requirements:
 - until the end of the month in which they turn 26 for medical and prescription coverage
 - until September 30 following their 23rd birthday for dental and vision coverage

Who is ineligible?

Retirees/Dependents

- If you or your dependents do not meet minimum eligibility requirements as outlined above, then you are ineligible for coverage under the MCPS plan.
- If you were not eligible for coverage as an active employee, you and/or your dependent(s) are not eligible for coverage after you retire.
- If you retired on or before June 30, 1998, and did not have coverage at that time, you and your dependents are not eligible to enroll in the MCPS plan at any time.
- If any dependents were not eligible at the time of your retirement, they are ineligible for coverage after your retire.

Documentation

The documentation you submit to show eligibility of a spouse or child(ren) **must include a social security number** and, but is not limited to, the following:

Spouse:

- a valid marriage certificate or current joint tax return (signed by both parties or a copy of the confirmation of electronic submission)

Biological Children:

- a valid birth certificate or valid birth registration

Stepchildren:

- a valid birth certificate or valid birth registration; and
- shared or joint custody agreement (court validated) up to age 18

Adopted Children, Foster Children, Children in Guardianship/Custodial Relationships:

- one of the following:
 - adoption documents (court validated)
 - guardianship or custody documents (court validated)
 - foster child documents (county, state, or court validated)

Learn more

More information about eligibility is available in the [Retiree Benefit Summary](#).