



# MCREA

Montgomery County Retired Employees' Association, Inc.

MARCH 2010

## WHAT HAPPENS TO MY GROUP INSURANCE WHEN I TURN AGE 65?

A retiree asked us about what happens when we turn age 65 with respect to our County benefits. So here is an article about this subject. We are most appreciative of the Benefits Team for writing this article for us. There were some additions from MCREA. We hope the article will answer your questions.

Generally, you will become eligible for Medicare at age 65. About three months before you reach age 65, you should receive a mailing from Medicare with all the information you need to sign up. (They assured us that they know when people turn 65 but you can contact them also.) Benefits start the first day of the month you turn age 65. See the details below.

Medicare works closely with Social Security. But, you do not have to receive Social Security at age 65 to get Medicare benefits. If you or your spouse paid Medicare taxes while working, you usually do not pay a monthly premium for Part A. For some retirees, you may be age 66 or older before taking your Social Security benefits. So, Medicare will bill you for Part B instead of deducting it from your monthly Social Security check.

### Medical Coverage

When you turn age 65, Medicare becomes your primary medical insurance and the County's medical plan becomes your secondary medical insurance.

Most County medical plans (CareFirst BlueCross BlueShield and United Healthcare HMO) coordinate with Medicare. *Kaiser participants:* You cannot continue coverage under the same Kaiser plan that you had prior to age 65. If Medicare is the primary coverage for you or any of your covered dependents, you are required to enroll in Kaiser's Medicare Plus Plan. Kaiser will contact you directly regarding your enrollment. If you do not enroll in Kaiser's Medicare Plus plan when required, your enrollment in Kaiser will be discontinued. At that time, you may contact the County if you wish to elect another medical plan option.

This means that the benefits payable under your County medical plan will generally work together with Medicare to ensure that you receive as complete a coverage as

possible (but not a duplication of coverage). Also, if your County medical plan coordinates with Medicare, your retiree medical premium will generally be lower when you become Medicare-eligible.

There are two parts to Medicare. Look at your Medicare card. Under the words "Is Entitled To," you will see what you are enrolled for, i.e., Hospital (Part A) and Medical (Part B).

Part A (Hospital Insurance) - Helps to cover: In-patient care in hospitals and skilled nursing (not custodial or long-term care), Hospice care services, Home health care services. If you or your spouse paid Medicare taxes while working, you usually do not pay a monthly premium for this. You will automatically get Part A benefits starting the first day of the month you turn age 65.

Part B (Medically-necessary Services) - Helps to cover: doctors' services, outpatient care, home health services, and other medical services. Also covers some preventive services. You will pay a monthly premium each month for these services. It will be deducted from your Social Security payment.

#### What happens if you do not enroll in Medicare Part B?

If you do not enroll in Medicare Part B, your out-of-pocket expenses may be significantly higher. Why? Because your County medical plan (except Kaiser) pays as if you had enrolled in Medicare Part B—even if you did not.

**Example:** Let's say that, before age 65, your County medical plan covered a certain benefit ("Benefit X") at \$200. When you turn age 65, Benefit X is classified as a Medicare Part B benefit that is covered by Medicare Part B for \$120. The County medical plan, being your *secondary* insurance that coordinates with Medicare, covers Benefit X at \$80. Regardless of whether or not you have enrolled in Medicare Part B, the County medical plan covers Benefit X at \$80 (not \$200). That means that if you are not enrolled in Medicare Part B, you would be responsible for paying the amount not covered by your County insurance (\$120).

However, if you receive a service that is not covered by Medicare, but *is* covered under your County medical plan, the benefit will be paid as specified under the County's plan (subject to an annual deductible and then payment of 80% of Reasonable and Customary charges) because it is acting as primary coverage for that service.

#### What about your County medical plan premiums?

The County's medical coverage will change on the first day of the month in which you turn age 65. The same is true for your spouse or eligible same-sex domestic partner.

When either you or your spouse/eligible same-sex domestic partner become eligible for Medicare at age 65, your premium will change. If you are single, your county premium will decrease to a Medicare-eligible rate. If only one family person is Medicare-eligible, the premium paid will decrease from the Non-Medicare rate to a lower split rate. When you and all your dependents become eligible for Medicare, the rate paid will decrease to the Medicare rate.

**What happens if you become eligible for Medicare through SSDI regardless of your age?**

After you receive your first Social Security Disability Insurance (SSDI) payment, you have to wait two years before your Medicare benefits begin. Approximately 20 months after receiving an SSDI benefit, you should get a notice in the mail telling you that your Medicare benefits are going to start soon. Once eligible for Part A and Part B, Medicare becomes your primary medical insurance and the County's medical plan becomes your secondary medical insurance. You are responsible for providing the County with a copy of the Medicare card showing eligibility for Part A and Part B, so that your premium can be adjusted at that time.

**What is NOT Covered by Medicare?**

Medicare does not cover everything. If Medicare does cover a service, there are deductibles, coinsurance, and co-payments. This is very similar to the County's plans. Travel - Medicare does not cover health care when you travel outside the United States. Refer to the booklet, Medicare & You 2010 for what this means and a few exceptions.

**Basic Life Insurance (coverage in the event of your death)**

When you turn age 65: Your Basic Term Life Insurance becomes 100% County paid, regardless of your cost sharing arrangement. This happens automatically. (Reference your 2010 Group Insurance Confirmation Statement for current coverage amount.)

**Optional Life Insurance (additional coverage in the event of your death)**

Note: This coverage is optional and must be in effect upon retirement.

**When you turn age 65:** Your Optional Life Insurance remains the same. However, your coverage (and your premium payment) ends at age 70. (Reference your 2010 Group Insurance Confirmation Statement for current coverage amount.)

**Dependent Life Insurance (coverage in the event of the death of your eligible dependents)**

Note: This coverage is optional and must be in effect at the time of retirement

When you turn age 65: Your Dependent Life Insurance remains the same. (Reference your 2010 Group Insurance Confirmation Statement for current coverage amount.)

**For more information:**

- Visit [www.medicare.gov](http://www.medicare.gov).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Read your 2010 Group Insurance Summary Description, available online at the OHR Resource Library. Visit [www.montgomerycountymd.gov/OHR](http://www.montgomerycountymd.gov/OHR);; select “HR Resource Library,” then the “Benefits Retiree” tab, then “Retiree Summary Descriptions.”

**YOUR GROUP INSURANCE COVERAGE**

As a reminder, there are two Indemnity medical insurance plans: Carve Out and Supplemental. If not sure which you have, refer to the confirmation notice you received from the county titled, “2010 Group Insurance Confirmation Statement – Retired Employees.” In the box, under Your Elections, the Medical election has a set of word codes.

It will indicate first your provider (CareFirst). Second, IND (Indemnity plan). Third it will indicate which of the two plans: Carve-out or Supplemental. The Carve-out plan pays for services not always covered by Medicare. The Supplemental plan pays for services only covered by Medicare. See the chart at the end of the newsletter.

**THANK YOU OHR - BENEFITS TEAM**

A huge THANK YOU to the Benefits Team for the pamphlet, Open Enrollment for 2010. I hope retirees will take the time to complete the survey and offer their comments on the Retiree Guide. You can complete the survey online by clicking on Open Enrollment and then the Retiree survey link. Go to: [ww.montgomerycountymd.gov/OHR](http://ww.montgomerycountymd.gov/OHR)

**LOOKING FOR**

Does anyone know where Shirley Bailey is? Shirley worked in the Office of Human Resources, and retired some years ago. Retiree Lynn Maxwell Larsen McVeigh would like to contact Shirley. If Shirley reads this please call 1-623-433-9921. If someone knows Shirley, would you please pass Lynn’s phone number to her.

**BOARD MEMBER NOMINATIONS**

The Board of Directors consists of 14 members who are elected to serve for two-year staggered terms. At every annual meeting in June, seven people are elected or re-elected to the Board. In addition to the elected members, there can be three Presidential Appointments that are made yearly.

It is three months until the annual meeting. We will have vacancies on the Board. Please consider participating in your retirement organization. For more information or to express your interest, contact Carl Edelin, Nominating Chair at 1.302.376.8270 or email at [ppmsfa@verizon.net](mailto:ppmsfa@verizon.net).

## TIPS FOR INTERVIEWING

Perhaps you have decided that you would like to return to work but feel a little panicky about interviewing, well, because, it has been quite a few years since you have had an interview. Well, here are a few tips to get you over the rough spots:

1. *Use appropriate introductory manners.* With your resume in hand (because the employer doesn't always read them in advance), approach the interviewer/s with a sincere smile, a moderately hearty handshake and be sure to make good eye contact. Don't assume that the folks interviewing you know anything about you or have read your resume or for that matter know how to manage an interview.
2. *Dress appropriately for the interview.* A good rule of thumb is to dress up slightly more than you would be dressing for the actual job. In any case, wear clean, comfortable clothing that is somewhat subdued in color which does not distract from the employer focusing on your answers. Don't carry a bulky briefcase or purse into the interview. Keep it simple - carry a folder with your resume, a pad of paper and a pen.
3. *Validate the Job Description.* Most importantly, ask the interviewer about the job description – does it accurately describe the job you would be doing or are some important facts missing?
4. *Craft Your Answers for the Real Job.* Answer the interviewer's questions by tying your experiences to the needs of the organization and the position that is being filled. Use examples from your past paid and volunteer work experiences and your education to match the employer's needs.
5. *Ask for the Job.* When the interview has concluded, ask when you might hear back from the employer and let them know that you are definitely interested in the position. Be sure to follow up with a thank you note.

Board member Patricia A. Crew, Master Career Counselor, heads Comprehensive Career Counseling, a business she started after retiring from the County government.

## MARK YOUR CALENDAR – ANNUAL MEET DATE IS JUNE 2, 2010.

The 2010 MCREA annual meeting will be held Wednesday June 2, 2010. Please mark your calendars, and plan to attend this year's annual meeting and support MCREA.

## UPDATES AND REMINDERS

At the beginning of each new year we like to remind members to update important documents and information. Please remember to update your beneficiaries, any change in status. If your address has changed, you must notify AETNA and the Office of Human Resources. Remember, MCREA cannot change your official records that must be done by AETNA and the Office of Human Resources' Benefit's Team.

## **WE ALL NEED A SENSE OF PURPOSE**

There is a ever increasing body of evidence suggesting that people who feel their lives have meaning gain significant health benefits including a stronger immune system, lower blood pressure, lower risks of heart attack and cancer, faster rates of healing and even longer life.

According to best selling author, Dr. Deepak Chopra, "Purpose gives you fulfillment and joy and you experience happiness." A feeling of self worth increases when we engage in life and work activities that we believe are worthwhile. Having a sense of purpose or a reason to get out of bed, was a common denominator one study found in many of the world's centenarians.

That sense of fulfillment can take many forms. People who feel their life is part of a larger plan and are guided by their spiritual values are more likely to reap many of the benefits described above. Volunteering or having a job you enjoy are also ways to feel your life has purpose. However, many of us wait for something to happen, especially if we have experienced a major life change that can leave us feeling lost such as when a spouse dies, your last child leaves home or you retire. Finding fulfillment in activities that help us develop a skill, challenge us, or provide ongoing feedback can provide an ongoing sense of purpose. One resource to help bring purpose into view is the book "Something to Live For; Finding Your Way in the Second Half of Life". Thank you to Donna Brand for this information.

## **NEW MEMBER BENEFIT ONLINE FOR COUNTY EMPLOYEES**

NACO (National Association of Counties) has a launched a new member benefit—the Government Employee Marketplace. The website, available to public employees and retirees, offers various government employee discount programs and other discounts and limited offers. Employees select the products and services they wish to use, and may also sign up to be notified about deals on specific products. NACo partners with Govmarket.org to provide this service as a member benefit.

Key features of the program include:

- Free – no cost to join, no membership fee, no activation fee, no access fee
- Significant savings – exclusive volume discounts, collective markdowns and promotions, seasonal sales, free shipping
- Convenience – one online portal, thousands of brand-name merchants, Internet-based and also retail based
- Simple – user friendly, east to navigate, search and categorization functionality, minimal registration and login requirements, and
- Local Access – get information on local gas prices, travel search, sitter finder, dining and grocery deals.

The local access feature also allows users to refer local providers and manufacturers to the site for features discounts they offer locally to government employees or the public

at large. To sign up for the program go to [www. Govmarket.org](http://www.Govmarket.org) and follow the instructions to join.

For more information on the Marketplace, contact Nancy Parrish at [nparrish@naco.org](mailto:nparrish@naco.org) or 202.661.8824. (*Reprinted from NACO County News Vol. 42, No. 1, January 18, 2010*)

Thank you to Shannon Braddock for sharing this information with MCREA.

### **RADIATION EMISSIONS AND YOUR CELL PHONE**

Cell phones emit radiation to send voice and text messages to the other caller. Health risks aren't confirmed, but some (not all) studies of frequent cell phone users suggest increased risks for brain and mouth tumors and children's behavior problems.

Educate yourself. You can quickly and easily look up the SAR ratings of cell phones sold in the United States by going to: <http://www.ewg.org/cellphoneradiation/Get-a-Safer-Phone?allavailable=1>

The United States doesn't allow phones with radiation SAR ratings above 1.6 to be sold here in the US. (SAR is the Specific Absorption Rate of cell phone radiation). Europe allows up to 2.0. Keep the SAR rating in mind when buying a new phone, and use a blue tooth headset or a wired headset.

### **MEMBERSHIP DUES - REMEMBER TO RENEW YOUR MCREA DUES**

The last page of this newsletter contains the renewal form for MCREA membership and dues. Please complete the form and mail it to P. O. Box 73, Rockville, MD 20848-0073. Remember that we are accepting payment for only five years ahead, or to the year 2015.

### **CELL PHONE - NATIONAL DO NOT CALL LIST**

You may receive sales or solicitation calls which will be charged to you since cell phone numbers have recently been released to telemarketing companies. To prevent this, call the following number from your cell phone: 1-888-382-1222. This is the National DO NOT CALL number. It only takes a minute of your time. It is an automated system. It blocks your cell phone number for five (5) years. You must call from the cell phone number you want to block.

### **NEW COUNTY INFORMATION NUMBER**

In late March, the county is inaugurating a new system of "customer service." This means that you will not have to know individual agency phone numbers but can dial just three numbers - 311 - to reach the customer service center. They will answer your questions, take your comments, make service requests, etc. The 311 service is for County residents within the calling area. People outside of the County will continue to dial 240-777-1000.

Benefit Description	Medicare Coverage Part A&B	Indemnity Carry-out Plan (PG50)	Indemnity Supplemental Plan (PG51)
<b>Hospitalization</b>			
Days 1-60	Pays all but Part A deductible	Pays Part A deductible	Pays Part A deductible
Days 61-90	Pays all but Part A deductible	Pays Part A deductible	Pays Part A deductible
Days 91-150	Pays all but Part A deductible	Pays 100% of eligible hospital expenses Medicare until 180th day	Pays 100% of eligible hospital expenses after Medicare until 180th day
Days 151+	Pays nothing	Pays nothing after 180 days	Pays nothing after 180 days
<b>Post-Hospital Skilled Nursing Facility Care</b>			
Days 1-20	Pays 100%	Pays nothing. Covered by Medicare.	Pays nothing. Covered by Medicare.
Days 21-100	Pays all but \$95 a day	Pays up to \$95 a day	Pays up to \$95 a day
<b>Hospice Care</b>	Pays all but limited costs (outpatient drugs and inpatient respite care)	Pays nothing. Covered by Medicare.	Pays nothing. Covered by Medicare.
<b>Medical Expenses</b>			
<b>Surgery</b>	Pays 80% of approved amount (after \$131 Part B deductible)	Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$131 Part B deductible. Pays the balance of medical charges up to the BCBS allowable charge. Subject to the \$200 calendar year deductible	Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$131 Part B deductible and 20%.
<b>Acupuncture</b>	Pays nothing	Pays nothing	Pays nothing
<b>Diagnostic X-ray/Labs Service</b>	Pays 80% of approved amount (after \$131 Part B deductible)	Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$131 Part B deductible. Pays the balance of medical charges up to the BCBS allowable charge. Subject to the \$200 calendar year deductible	Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$131 Part B deductible and 20%.
<b>Outpatient Hospital Treatment</b>	Pays 80% of approved amount (after \$131 Part B deductible)	Pays the 20% coinsurance. Subject to the \$200 calendar year deductible. For emergency room treatment within 72 hours of an accident or surgery	Pays the \$131 Part B deductible and 20% coinsurance for emergency room treatment within 72 hours of an accident or surgery
<b>Preventive Care</b> (Prostate Cancer Screening, Mammograms and Pap smears)	Pays 80% of approved amount (after \$131 Part B deductible)	Pays the 20% coinsurance, subject to the \$200 calendar year deductible	Pays the \$131 Part B deductible and 20% coinsurance
<b>One Annual Adult Physical</b>	Pays 80% of approved amount	Pays the 20% coinsurance, subject to the \$200 calendar year deductible	Pays the \$131 Part B deductible and 20% coinsurance
<b>Prescription Drugs</b>	Check eligibility requirements with Medicare	Check with Montgomery County for prescription plan options	Check with Montgomery County for prescription plan options

M C R E A  
P. O. Box 73  
Rockville, MD 20848-0073

**2010 MEMBERSHIP AND DUES APPLICATION**  
(Please Print or Use an Address Label)

Retiree:

\_\_\_\_\_

Last Name	First	Middle Initial
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Spouse (optional):

\_\_\_\_\_

First Name	Last Name if Different from Above
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Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ - \_\_\_\_\_

Telephone: Home (\_\_\_\_\_) \_\_\_\_\_ Cell (\_\_\_\_\_) \_\_\_\_\_

Email Address: \_\_\_\_\_  
*(Print Carefully)*

Application is for:    Renewal \_\_\_\_    or New \_\_\_\_    Date : \_\_\_\_\_

Check#: \_\_\_\_\_

MCREA Dues are \$5 per Calendar year. Enclosed are dues for:

1 year \$5.00 \_\_\_\_ 5 years \$25.00 \_\_\_\_ Other \_\_\_\_

Please make your check payable to MCREA, enclose it with this completed form, and mail to the above address.    Thank you for YOUR support!

Any dues payment in excess of five years will be considered a contribution to MCREA.

MCREA holds your information in our database in confidence. It is not shared or sold to other groups or organization.

**IMPORTANT PHONE NUMBERS or visit MCREAonline.com**

MCREA Toll Free Phone number: **1-866-929-9339 or 301-929-9339**

Montgomery County's Office of Human Resources at **240-777-5000** or Toll Free **1-877-613-5212; Benefits Team Direct Line 240-777-5120** or (Fax) 240-777-5131 or email [benefits@montgomerycountymd.gov](mailto:benefits@montgomerycountymd.gov)

CareFirst Blue Cross-Blue Shield: Indemnity Plan; HMO; and, Point-of-Service Plan.

Member Services: Toll Free number is **1-888-417-8385**; [www.Carefirst.com](http://www.Carefirst.com)

Kaiser Permanente: Washington Area: **301-468-6000**; Baltimore Area: **1-800-777-7902**

United Healthcare Member Services: **1-800-638-0014** [www.myuhc.com](http://www.myuhc.com)

Caremark: **1-866-240-4926** [www.caremark.com](http://www.caremark.com)

United Concordia (Dental): **1-866-851-7564**; Email: [www.ucci.com](http://www.ucci.com)

National Vision Administrators (NVA): **1-866-468-2393**; E-mail: [www.e-nva.com](http://www.e-nva.com)

Prudential Long Term Care Insurance: **1-800-732-0416**; E-mail: [www.Prudential.com](http://www.Prudential.com)

Aetna Toll Free Number: **1-800-952-2700**

ING (MC Deferred Compensation): **240-777-5054 or Toll Free 1-888-240-8080**

Hartford: **301-512-0852**

The newsletter is published by: Montgomery County Retired Employees' Association, Inc., P. O. Box 73, Rockville, Maryland 20848-0073. Editor: Carol Maryman. Telephone: 301-929-9339 **MCREAonline.com**. We welcome your thoughts and suggestions on our newsletter.

**MCREA**

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