



# MCREA

Montgomery County Retired Employees' Association, Inc.

MAY 2010

## ANNUAL MEETING SET FOR JUNE 2, 2010

Please Join Us on:

Wednesday, June 2, 2010 for MCREA's Annual Meeting  
Council Office Building Auditorium, 7:00-9:00 PM

Hear from our Board. Also, a speaker will present "Rightsizing Your Life".

Representatives of Blue Cross Blue Shield CareFirst will be on hand to answer questions and listen to any concerns you may have.

Come to listen, learn, share, and see former friends and colleagues.

### BOARD MEMBER NOMINATIONS

We will have three vacancies on the Board. Please consider participating in your retirement organization. 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.

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).

### DRUG PLAN ISSUE WITH CAREMARK

Questions were raised about maintenance drugs. It appears that the Caremark online system is not quite as good as it should be. The Benefits Team is working with Caremark hoping to enhance the online system to better show exactly what is and is not a maintenance drug. The system should also show the cost if someone chooses to use a pharmacy rather than mail order to fill a prescription. Remember that for the first two 30-day fills of a maintenance drug at a pharmacy, a member will pay the regular co-pay. After that, in addition to the co-pay, a member will pay the difference between the retail cost and the mail order cost. This can significantly increase the cost to a member.

Who determines what drug is considered maintenance? Medispan. They provide Caremark with drug related data for their drug database. One of the data elements Medispan provides is an indicator identifying whether the medication is a maintenance drug (a drug that is commonly used to treat conditions that are considered chronic or long-term). These conditions usually require regular, daily use of a medicine. Caremark uses the Medispan indicator in their drug file to identify whether a medication is considered maintenance or not.

Do you start over on counting the number of refills or is it only two fills in your life time? The two fills at a pharmacy, before the additional cost kicks in, is lifetime. Part of the confusion occurs because changes can be made to a prescription, yet it can still be viewed as a fill. Here are a couple of examples to help explain this:

If a person was taking Lipitor 10mg twice a day and the doctor changed it to Lipitor 20mg once a day, that would count as the same medication and would go towards the fill limit.

But, if a person was taking Lipitor 10mg twice a day and the doctor changed it to Simvastatin 10mg twice a day, that does NOT go toward the fill limit. So, if you change to another drug in the same category (i.e., this one for cholesterol lowering agents or statins) then it does not count towards the fill. If the doctor changes strength and/or dosage of the same medication, it will hit the fill limit.

If you have a question about whether or not a drug is considered maintenance, call Caremark toll free at 1-866-240-4926.

## **NEW SPOUSE BENEFITS**

A retiree asked the question about what benefits a new spouse is eligible to receive. A new spouse is eligible for group insurance coverage. A retiree has 60 days from the date of marriage or other qualifying event to enroll a new spouse or can do so at Open Enrollment. If a retiree has a joint annuitant (joint survivor) pension payment option and the spouse dies, your pension payment option does not change unless you had selected a pop-up payment option at retirement. A new spouse cannot be added as a joint annuitant, but can be named as your beneficiary. This is one reason to complete new beneficiary forms whenever you experience a life event. Beneficiary forms can be found online in OHR's Resource Library.

OHR Benefits stresses that it's easier to complete new forms and send them in to them rather than make an appointment to come in to review personnel files to see the last ones filled out, particularly since a large number of retirees do not live in the area.

**REMEMBRANCE**

Albert Gruber, long-time MCREA Board member passed away on March 3, 2010. He was 89 years young. Al retired from the County many years ago having served in the Health Department, Health Systems Planning Agency and Board of Supervisor of Elections. He was involved in many civic and political organizations. He is survived by his wife Larelda, three sons and seven grandchildren.

**MORE ON SHINGLES VACCINE**

When Medicare is your primary insurance, what are you charged for the shingles vaccination?

Medicare Part B does NOT cover the shingles vaccine, but your County health insurance does.

CareFirst will pay at the out-of-network benefit level once your deductible is satisfied, even if the provider is in-network.

United Healthcare states that as long as the provider supplies the serum for the injection, the co-pay is \$5.

Kaiser will bill the member directly. Please contact Member Services at 888-777-5536, for the copayment amount.

<b>MCG Insurance Enrollment Statistics as of 4/1/2010</b>							
<b>Retirees</b>	<b>Medical Plans</b>						
	<b>CareFirst</b>					<b>Kaiser w/RX</b>	<b>UHC</b>
	<b>Indemnity</b>	<b>High POS</b>	<b>Std POS</b>	<b>High POS OOA</b>	<b>Std POS OOA</b>		
<b>Non-Medicare</b>	158	875	20	341	20	127	400
<b>Medicare</b>	852	823	50	392	16	86	180
<b>Total Retirees</b>	<b>1,010</b>	<b>1,698</b>	<b>70</b>	<b>733</b>	<b>36</b>	<b>213</b>	<b>580</b>
<b>Retirees</b>					<b>Caremark</b>		
					<b>Prescription Plans</b>		
	<b>Dental Plans</b>			<b>Discount Vision</b>	<b>High Rx \$5/\$10</b>	<b>Std Rx \$10/\$20/ \$35</b>	
<b>Non-Medicare</b>	2,011			1,358	1,420	235	
<b>Medicare</b>	2,587			1,268	1,279	177	
<b>Total Retirees</b>	<b>4,598</b>			<b>2,526</b>	<b>2,699</b>	<b>412</b>	

**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: Marilyn Mitchell. Telephone: 301-929-9339. **MCREAonline.com**. We welcome your thoughts and suggestions on our newsletter.

**MCREA**

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