



# MCREA

Montgomery County Retired Employees' Association, Inc.

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MAY 2011

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## ANNUAL MEETING SET FOR JUNE 1st

Please join us on:  
Wednesday, June 1, 2011  
Council Office Building Auditorium, 7:00 - 9:00 PM  
Free parking in the COB covered garage

Hear from our Board

Guest Speaker: Wes Girling, OHR Benefits Manager

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

## BOARD MEMBERS MEET WITH COUNTY EXECUTIVE AND COUNTY COUNCIL

A subcommittee of the MCREA Board of Directors met with County Executive Isiah Leggett on February 17, 2011. As the advocacy group for Montgomery County Government (MCG) retirees, we wanted to provide the CE with our perspective during the budget decision-making process on the unique challenges faced by retirees. As examples, we noted that many retirees, unlike active employees, cannot reenter the workforce to compensate for decreased spendable income and can no longer make alternate plans for retirement income. Mr. Leggett indicated that many retirees had communicated with him at public forums and in writing, and he understood the concerns. This was reaffirmed by the lack of changes affecting retirees (unlike active employees), to pensions or health insurance premium cost sharing percentages in the proposed FY12 budget that was transmitted to the County Council on March 15. His transmittal did include changes to prescription drug benefits relative mostly to co-pays, and apply equally to all participants in the County's prescription drug plans including employees, retirees, and all participating agencies. We will not know the final details, of course, until the Council passes the final budget in May.

On March 8, the MCREA Board held its annual meeting with the County Council and again we spoke on behalf of MCG retirees. The Council had not yet seen the County Executive's recommended budget or made any budget decisions so members could not address any specific issues. They explained their concerns about the long-range structural problems with the budget and indicated they had very difficult decisions to make in the next few months.

After the County Council meeting, Board members agreed that monitoring of the upcoming budget hearings is imperative. MCREA will continue to follow the discussion in Council committees and at Council meetings and provide input as needed and appropriate.

### **BOARD MEMBER NOMINATIONS**

Please consider participating in your retirement organization. The Board consists of 14 Directors who are elected to serve for two-year staggered terms. Therefore, at every annual meeting in June, half of the Board is elected or re-elected. In addition to the elected members, three Presidential appointments can be made to serve one-year terms.

This is a volunteer organization that depends on its members to enlist for short-term or on-going projects; therefore, we encourage retirees to indicate their interest in participating. An example of a short-term project is a review of our financial records. An on-going project could be monitoring the County Council agenda to identify items that might impact County retirees, or reviewing and responding to voice mail messages from our membership. The Board of Directors meets four times a year at a Rockville location to review priorities and plan upcoming activities.

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).

### **DOCTORS OPTING OUT OF MEDICARE: WHAT YOU CAN DO**

It seems that more and more doctors are opting out of Medicare because of the new price structuring that results in lower Medicare payments to them. The County's medical insurance acts as a secondary insurance plan to Medicare. It may not cover all (or even some) of the costs for office or treatment visits for that doctor who has opted out of Medicare. Note: Because the County's insurance is secondary, it is not considered a stand-alone plan.

If you wish to use your Medicare insurance, you will need to see a doctor who will accept Medicare. To find a new doctor who accepts Medicare, you can do several things: ask friends for referrals, look for a physician referral service, ask your local hospital, or call 1-800-MEDICARE. Also, Medicare's website contains information

regarding doctors and suppliers who accept Medicare. Go to <http://www.medicare.gov> and click on the left-side button called "Facilities and Doctors." Then, in the top middle of the page, click "Find a Doctor." You will need to enter the "Required Search Criteria" at top, including your home zip code. It is recommended that you call the doctor you find on the website to verify that they are accepting Medicare as there is sure to be a time lag between them opting in or out and the website being updated.

Remember, you may be charged much more than a co-pay since your plan through the County will not pay if your doctor has opted out of Medicare.

### **HOW TO REACH OHR BENEFITS TEAM**

The OHR Benefits Team recommends email inquiries over phone calls. If you need group insurance or retirement assistance, please consider contacting the OHR Benefits Team via email [benefits@montgomerycountymd.gov](mailto:benefits@montgomerycountymd.gov) rather than over the telephone. Each day, two OHR Benefits Team members monitor all incoming emails. Often, they receive requests for forms or matters that require detailed written information, which can easily be included in an email reply.

Also, due to a high volume of emails and calls, the OHR Benefits Team kindly requests your patience in their response time to you. Your email or call will be returned in the order in which it is received.

Some tips for emailing or calling the OHR Benefits Team:

- If you are experiencing an issue with your group insurance carrier, first call the number on the back of your member ID card or the phone number on the back of each MCREA newsletter. In most cases, you should be able to resolve the matter with your carrier.
- For all other questions, provide the following information in your message: your full name (including the spelling of your name if you leave a voice mail message), your daytime telephone number with area code, and your group insurance or retirement question.
- To help expedite the OHR Benefits Team's response to you, please leave only one message via email or over the telephone.

The OHR Benefits Team sincerely thanks you for your support and understanding.

## **SURVIVING SPOUSE ELIGIBILITY FOR BENEFITS**

We had a question from a member about a surviving spouse and medical benefits continuing if that person should remarry. Under the County's current plan, a surviving spouse is eligible for continuation of coverage even if he/she remarries, at the retiree's same cost share. A child born posthumously can be added because the infant is the member's child. However, the new spouse (to the surviving spouse) and any new dependents cannot participate under the County's plan, even if they have a child together.

Regarding pension benefits, the form of benefit and payment option a retiree chose at the time of retirement, which is irrevocable, determine if a surviving spouse is eligible for a continuing benefit. If a retiree chose a joint and survivor pension benefit, your surviving joint annuitant is eligible to receive a monthly survivor benefit.

Regarding Life insurance (Basic and Optional) offered under the County plan, benefits go to the named person(s) on life insurance beneficiary designation form. (Reference next article).

A surviving spouse needs to notify the Benefits Team of the Office of Human Resources 240 777 5120 or 1 877 613 5212, or by email [benefits@montgomerycountymd.gov](mailto:benefits@montgomerycountymd.gov) at the time of a retiree's death. The survivor will be asked to provide the full name and social security number of the retiree. Also, certified death certificates will be required in order to distribute your life insurance and any County retirement accounts you may have maintained in a retirement account or with a deferred compensation provider.

The Benefits team will assist with handling issues related to group health insurance, pension benefits (if applicable), and the retiree's basic life insurance policy, so it is important that contact be made with OHR Benefits in a timely manner.

Please go to the link in the article below to find more details from summary descriptions of the Employees Retirement System and Group Insurance, and more.

## **REMINDER TO KEEP YOUR INFORMATION UP TO DATE**

Each year we like to remind members to update documents and information as above. It is important to update your beneficiary forms and any change in status due to a life event. Beneficiary and Change in Status forms can be found online in OHR's Resource Library, under the "Benefits Retiree" tab. OHR Benefits Team stresses that it is easier to complete new forms and mail to OHR than make an appointment to review personnel files of the last ones you completed. If your address has changed, you must notify the Office of Human Resources. MCREA cannot change official records for you.

Please go to the OHR Resource Library at the link below (easy to click on if you are reading this newsletter on the MCREA website) to find these documents, as well as a host of forms and other information pertaining directly to retirees. [Note: The Employees Retirement System summary description is under the plain "Benefits" tab.]

<http://www.montgomerycountymd.gov/content/ohr/ResourceLibrary/RLMain.cfm?m=14>

## **THE NUTS AND BOLTS OF NETWORKING**

By Patricia A. Crew, Board Member

Job searching has changed significantly in the past decade. Far fewer positions are now advertised in the Washington Post and other major newspapers. Internet sites such as [Careerbuilder.com](http://www.careerbuilder.com), [Indeed.com](http://www.indeed.com) and Simply Hired, just to name a few, now dominate recruitment initiatives.

Many other niche occupational areas are represented by specialty Internet sites, such as [idealists.com](http://www.idealists.com), [usajobs.gov](http://www.usajobs.gov) and [dice.com](http://www.dice.com) representing the non-profit world, Federal government and the IT industry.

However, "Networking" is now even more important because utilizing the Internet is impersonal and nets a low return for your effort. Networking has three major functions for the job hunter: gaining advice, information and referrals. If you have not networked in the past, here are some basic tips to get you started:

1. Based on knowing what you might like to do, identify "the inner ring" of networking sources, such as immediate and extended family, friends and business acquaintances. Make these significant trusted contacts aware of your goals and ask for feedback.
2. Cast a wide net and include in your network former co-workers, people working in your field of interest or other retirees who may have been or currently are employed and have knowledge of your career interest area.
3. Provide your networking contacts with an updated "skills based" resume and request referrals to managers, recruiters and key employees in organizations of choice.

## **ANNUAL MEMBERSHIP DUES – 2<sup>nd</sup> REMINDER**

Our January 2011 newsletter, now online, reminds retirees to renew MCREA membership with an annual fee of \$5. In you have not acted yet, please send payment for dues ASAP to MCREA, P. O. Box 73, Rockville, MD 20848-0073. A dues payment form can be printed from the January 2011 newsletter. We are accepting payment for a maximum of 5 years ahead, or to the year 2016. Your participation is important. Thank you for your continued support.

**IMPORTANT PHONE NUMBERS or visit [MCREAonline.com](http://www.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: **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** [www.ucci.com](http://www.ucci.com)  
National Vision Administrators (NVA): **1-866-468-2393** [www.e-nva.com](http://www.e-nva.com)  
Prudential Long Term Care Insurance: **1-800-732-0416** [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: **240-304-7720 or Toll Free 1-800-255-2464**

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9339 <http://www.MCREAonline.com> We welcome your thoughts and suggestions on our  
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