



MCREA

Montgomery County Retired Employees' Association, Inc.

AUGUST 2010

ANNUAL MEETING SUMMARY

MCREA's Annual Meeting was held in the auditorium of the Council Office Building on June 2, 2010. President Suzanne Hudson welcomed everyone and introduced Wes Girling, Benefits Team of the Office of Human Resources (OHR), who brought us up-to-date on our benefits. Wes said that there were no changes made to our benefits during the past budget cycle and that the COLA appeared to be a positive number but it was too early to know the exact percentage. We are reminded that the Prescription High Option plan will go to 100% in January 2011. This will end the three-year phase in of the cost increase. The contracts for insurance will be re-bid this year (dental, medical and life insurance). It is expected that we will have the same providers. Health Care Reform law has an immediate impact by expanding eligibility for group insurance for children age 19 to 26 (see pg 5). Also, life-time benefit (dollar) maximums are removed, but there may be reasonable caps on mental health benefits. The Benefits Team plans to improve its health plan comparison sheet for the coming Open Enrollment season. You may want to go to the OHR website periodically to see what is new. MCREA and OHR will keep you informed of changes.

Our speaker for the evening was Andrew Morgan, who spoke on "Rightsizing Your Life." He offered tips on how to determine what "stuff" you should keep and how to rid yourself of things to lessen the burden of taking care of "stuff" so that you can use that time for something you really want to do and care about.

Our Treasurer Bob Wolpert, CPA (retired from the Housing Opportunities Commission), reviewed the income and expense statement. Our expenditures continue to be for the newsletter and telephone. Investment income is still very low but Bob searches for the highest rates he can find for our CDs.

The election of Board Members for 2010-2012 was held with approval for: Donna Brand, Trisha Crew, Annie Mae Graham, Suzanne Hudson, Steve Lansing, Bob Wolpert and Marilyn Mitchell. Lou Smith was elected to an unfilled term through 2011. There were two new presidential appointments: Barbara Garrard and Lou Boozer.

2010 – 2011 MCREA BOARD OF DIRECTORS

With the inclusion of the above members filling 2010-2012 terms, our Board of Directors currently serving are:

Lou Boozer, Brinklow, Md – Presidential Appointment
Donna Brand, Fairfax, Va
Trisha Crew, Potomac, Md
Carl Edelin, Jr., Middletown, De
Barbara Garrard, Gaithersburg, Md - Presidential Appointment
Annie Mae Graham, Rockville, Md
Suzanne Hudson, North Bethesda, Md - President
Margaret Knill Spengler, Potomac, Md
Stephen Lansing, Gaithersburg, Md - Vice President
Carol Maryman, Kensington, Md
Marilyn Mitchell, North Bethesda, Md – Newsletter Editor
Pat Scissors, Chevy Chase, Md
Louis Smith, Silver Spring, Md
Deborah Snead, Potomac, Md
Joe Sparacino, Silver Spring, Md
Bob Wolpert, Silver Spring, Md – Treasurer

INTRODUCING YOUR NEW BOARD MEMBERS

Barbara W. Garrard retired in July 2008 after 25 years in the Department of Technology Services. Originally from New York City, she moved to the Washington area in 1971. She and her husband Bob have been married for 27 years, and they love to travel. Since retirement, Barbara has been able to devote more time to her hobby, tracing her ancestors, and has attended genealogy conferences and volunteers technical and administrative assistance to a local genealogy society.

Lou A. Boozer, Battalion Chief, Montgomery County Fire and Rescue Services, retired with 27 years of service from the Fire Marshall's office, Code Enforcement. Lou graduated from the University of Maryland, University College, with a BS degree, and is currently pursuing an MBA and MS, concentrating in Human Resources. He resides in the County and is working as a consultant for a local defense contractor. He loves fishing, cooking, reading and yardwork.

COST-OF-LIVING PENSION ADJUSTMENT

Your pension check for August reflects the Cost-Of-Living adjustment (COLA) for both July and August. Your September pension check will reflect the actual adjusted amount that you will receive for the next 10 months. You should have received the OHR memorandum dated July 1, 2010 outlining the various amounts of COLAs. Note: Your

pension amount could change again in January due to any changes in medical benefit costs or changes you make to your medical insurance during Transfer Season.

MORE ON SHINGLES VACCINE

At long last, the answer as to why some retirees find it so difficult to get a shingles vaccination: Most doctors' offices do not stock this vaccine, which results in retirees getting conflicting information about what to do next. A retiree in Montgomery County said she received her vaccination at a local pharmacy. Just recently, pharmacies in our area have announced that they have or can order the vaccine and that you can come at an agreed time for vaccination just as you would a flu shot; but in the past, supplies have been short in our metropolitan area. A doctor's prescription sometimes is required to acquire the vaccine.

SOCIAL SECURITY DIRECT DEPOSIT

A retiree recently asked about changing her bank for direct deposit of her Social Security payment. To make a change, you need Form 1199A entitled DIRECT DEPOSIT SIGN-UP FORM, which is one page accompanied by a one- page instruction sheet. Your bank (or financial institution) should have the form; but if not, you will need to get the form from your local Social Security office or obtain it online by going to: www.SSA.gov. Take the completed form to the financial institution that you want to use. Do not make any changes to your account at your current financial institution until the new one receives your first direct deposit payment.

COUNTY'S LIFE INSURANCE PLAN

As an employee and now a retiree, you have a personal life insurance policy with Montgomery County government. It is totally paid for at age 65 and has a maximum amount. Each year you should review your beneficiary information to make sure it is current and as you want it.

There was a recent article about federal benefit payments in the Washington Post. The article speaks to something called "checkbook payouts" whereby your beneficiary does not get the whole benefit amount at one time but instead gets a checkbook from which to make withdrawals. The article was identifying the financial process and how the savings and accounting are done.

Montgomery County's life insurance plan is not set up that way. The following is a summary to clarify the County's plan. Upon the insured's death, an official death certificate must be provided to the OHR Benefits Team. The Team will handle the administrative end by verifying the beneficiary(ies) and notifying Prudential Insurance.

Prudential is the policy administrator. They will write a check for the total benefit amount to the designated beneficiary(ies).

On the subject of beneficiaries, OHR Benefits reminds you to periodically resubmit new beneficiary forms to ensure your designations are up to date. The team also points out that it is easier to fill out new forms and mail them to OHR than to make an appointment to review the last ones filled out, particularly for retirees who do not live in the area. Beneficiary forms (one for each benefit such as deferred comp, life insurance, retirement) can be found online in OHR's Resource Library, under Retiree Benefits, link to Benefits Forms. Be sure to read the instructions on page 2, and when you update your forms, keep a copy for your home files.

THANK YOU DEPARTMENT

Our thanks to retiring Board member Marie Dixon, who has served the Association for many years and most notably as Corresponding Secretary. She will continue to attend meetings when possible. The Board holds open meetings. Anyone interested in attending should call ahead for time and place.

Thanks also are in order to our three Board members who review messages from retirees who call our MCREA voice mail at 1-866 (or 301) 929 9339. Joe Sparacino, Carl Edelin and Donna Brand review several calls per month in order to help expedite getting your questions answered or comments relayed to the Board of Directors.

WITH REMEMBRANCE

Noella (Nellie) Miller, died May 1 with her family around her. She had cancer and was a very young 71 years old. Nellie began her long County service in the Department of Social Services in 1966. She moved to the newly formed Department of Housing and Community Development in 1967 and worked in the Community Action division. When the new Office of Consumer Affairs was formed, she became one of its first employees and she served there for 39 years (Office of Consumer Protection). For the past 20 years, Nellie loved her volunteer participation in the Society for Creative Anachronism (SCA), an organization with the aim of studying and recreating mainly Medieval European cultures and their histories before the 17th century. She is survived by her daughter Laura Smith, a grandson Taylor, and nephew Gerry Limbrick.

William (Bill) Hussmann, Jr., died May 26 at his home in California after a long battle with cancer. He was 74 years old. Bill had a long career in public service. He was chief planner for the City of Rockville in the 1960s before becoming the County's second Chief Administrative Officer in 1972, under County Executive Jim Gleason, and served until 1978. He worked for developers in the private sector in the late 1970s and 1980s for both Kettler Brothers and Hallowell Corporation. In 1991, Bill returned to the County as Chief Administrative Officer for Executive Neal Potter. From 1994-2001, he

was Chairman of the Montgomery County Planning Board. Bill moved to California and served as director of Housing and Community Development for Fresno, California and housing director of North Fork Indian Housing Authority. According to a local obituary, he is survived by his wife Katherine, three daughters, one step-daughter and six grandchildren.

Katherine Cannon passed away on August 22, 2010 from cancer with her family around her. She would have been 80 years old in September. Kathy retired from the County many years ago, having worked in the County Attorney's Office and the Department of Housing and Community Development. She loved to read and play bridge. She is survived by three children and three grandchildren.

EXPANSION OF GROUP INSURANCE ELIGIBILITY FOR CHILDREN

The new health care reform law, 2010 Patient Protection and Affordable Care Act requires health care plans to provide coverage to eligible dependent children until the day of their 26th birthday. This goes into effect September 1, 2010.

You should have received the information packet from OHR in early August about this new eligibility for children age 19 to 26. If you did not or did not get the required information into OHR by the August 31 deadline, you can sign up for it during Open Enrollment season to be effective January 1, 2011.

PROTECT YOUR IDENTITY

Did you know you can get one credit report per year from each of the three major credit bureaus: Equifax, Experian and TransUnion? Take advantage of this free service at www.annualcreditreport.com (the only website authorized by the FTC) to check things out yearly to make sure nothing is amiss. Guard your Social Security number and do not carry the card with you as the SSN is the key criminals use to unlock your financial info. Never allow your credit card number or Social Security number to be written on your checks. Order your Social Security Earnings and Benefits Statement yearly from the Social Security Administration (www.ssa.gov) to check for fraud. Consider getting a paper shredder instead of throwing away sensitive information.

Protecting yourself online is just as important. Update your virus protection software regularly and keep track of updates. Two good websites for doing this and getting the latest update info are: Krebs Security blog (www.krebsonsecurity.com) and Google Online Security blog (www.googleonlinesecurity.blogspot.com). Online security experts advise not to store financial information on your laptop computer as laptops are often stolen for that information. Consider keeping a separate credit card with a lower limit exclusively for online transactions. Identity theft can result in temporary or sometimes permanent financial loss and it's the number one consumer fraud in the country; so protecting yourself is a good habit to practice.

WHITE HOUSE GREETINGS

If someone you know is celebrating a special occasion, you may want to make it even more special by requesting a White House greeting. Presidential greetings are available for a birth of a baby, marriage, 50th and plus wedding anniversary; 80th and plus birthday. Contact the White House to request a greeting by fax: 202-456-2461 (quickest way) or by mail: The White House, 1600 Pennsylvania Avenue, Washington, DC 20502. Allow at least 2 months advance notice.

THINKING OF JOB HUNTING - Your Resume

Maybe you have decided that this is a good time to return to the work force. So you may need a new resume to get you started looking for a job. Think of your resume as your written marketing tool and the interview as your verbal marketing tool. And, remember, the resume is a fluid document subject to changes in your choice of direction, the accumulation of skills, and the job you are seeking. Board member Trisha Crew offers the following tips if you are considering a new resume after a lengthy absence from the job market.

1. Do a detailed chronological listing of all the jobs you have had over the past 10 - 20 years.
2. Analyze this chronology and pick out the jobs in which you excelled and those which you enjoyed the most. Ask yourself – what employment experiences enlivened me – brought me the most joy. This second step is the most important as it will give you some sense of focus. In other words, this analysis will point you in a direction which will be most satisfying.
3. Make a decision to focus on your areas of greatest interest.
4. Create a resume that highlights your accomplishments in your areas of greatest interest. Consider a functional resume. Check out <http://www.damngoodresumes.com> for samples of good functional resumes.
5. Write your resume statements in a concise, action-oriented fashion based on your accomplishments. Do not be concerned about your dates of employments – speak to your strengths in a positive manner.
6. Start circulating your resume to your personal network of family and friends to get feedback – Ask for suggestions of possible job leads and make alterations to your resume as you go forward.

Or if you are feeling light-hearted, perhaps you could go the route of one retired gentleman, age 74, in his job quest at a national Do-It-Yourself retailer by completing his application below. The website where this was posted (guy-sports.com) reports that he was selected for the job. His name is changed to protect the guilty.

NAME: Brian Walker [also known as Grumpy One].

DESIRED POSITION: Company's Chief Executive or Managing Director. But seriously, whatever's available. If I was in a position to be picky, I wouldn't be applying in the first place - would I?

DESIRED SALARY: \$295,000 a year plus share options. If that's not possible, make an offer and we can haggle.

EDUCATION: Yes.

LAST POSITION HELD: Target for middle management hostility.

PREVIOUS SALARY: A lot less than I'm worth.

MOST NOTABLE ACHIEVEMENT: My incredible collection of stolen pens and post-it notes.

REASON FOR LEAVING: It was a crappy job.

HOURS AVAILABLE TO WORK: Any.

PREFERRED HOURS: 1:30-3:30 p.m. Monday, Tuesday, and Thursday.

MAY WE CONTACT YOUR CURRENT EMPLOYER? If I had one, would I be here?

DO YOU HAVE ANY PHYSICAL CONDITIONS THAT WOULD PROHIBIT YOU FROM LIFTING UP TO 50 lbs.? Of what?

DO YOU HAVE A CAR? I think the more appropriate question here would be 'Do you have a car that runs?'

HAVE YOU RECEIVED ANY SPECIAL AWARDS OR RECOGNITION? I may already be a winner of the Reader's Digest Timeshare Free Holiday Offer, so they tell me.

DO YOU SMOKE? On the job - no! On my breaks - yes!

WHAT WOULD YOU LIKE TO BE DOING IN FIVE YEARS? Living in the Bahamas with a fabulously wealthy Swedish supermodel who thinks I'm the greatest thing since sliced bread. Actually, I'd like to be doing that now.

NEAREST RELATIVE:7 miles

DO YOU CERTIFY THAT THE ABOVE IS TRUE AND COMPLETE TO THE BEST OF YOUR KNOWLEDGE? Oh yes, absolutely!

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
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
Kaiser Permanente: Washington Area: **301-468-6000**; Baltimore Area: **1-800-777-7902**
United Healthcare Member Services: **1-800-638-0014** www.myuhc.com
Caremark: **1-866-240-4926** www.caremark.com
United Concordia (Dental): **1-866-851-7564**; Email: www.ucci.com
National Vision Administrators (NVA): **1-866-468-2393**; E-mail: www.e-nva.com
Prudential Long Term Care Insurance: **1-800-732-0416**; E-mail: 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**

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