

# Montgomery County Retired Employee's Association (MCREA) Annual Meeting *(via zoom)* October 13, 2020

Presented by

Karen Bass, Health Insurance Manager



MCREA Annual Meeting

Office of Human Resources, Montgomery County Government

# In This Presentation

- 2021 Rate Changes
- Retiree Discount Vision Plan Review
- Dependents aging out at age 26
- High vs. Standard Prescription Drug Plan
- High vs. Standard Point of Service Plan



MCREA Annual Meeting

Office of Human Resources, Montgomery County Government

# 2021 Rate Changes

- MetLife, CareFirst, UHC and CVS/SilverScript – **no increases for 2021**

- Dental PPO slight increase →

CIGNA Dental PPO (30% Cost Share)	Monthly Increase
Self	\$1.09
Self + 1	\$2.42
Self + Family	\$3.49

- Kaiser slight decrease (2.5%) ↓

Kaiser Non-Medicare Rates (30% Cost Share)	Monthly Savings
Self	\$4.77
Self + 1	\$8.97
Self + Family	\$14.12



# Vision Discount Plan



## Retirees have always had access to a Discount Vision Plan

- New vendor 2019 = EyeMed
- Previous vendor issued ID cards, EyeMed does not.
- Discount Plan, not insurance. You are **not** in a system anywhere.
- Discounts are not the same as they were under NVA.



# Vision Discount Plan


- **Benefits = Participating Providers**
  - **Also Includes Independent Provider Network**
- **Hearing Aid Discounts through Eyemed**
- **Lasik Vision Discounts also available**



MCREA Annual Meeting

Office of Human Resources, Montgomery County Government

# Vision Discount Plan

Insight Discount Plan 2019 

Dependents are eligible.  
*This is not insurance.*

**Member Services**  
1-866-801-1479






**Montgomery County Government Retirees**  
Discount Plan#: 1018309

Signature: \_\_\_\_\_

---

**EyeMed Member Services**  
Visit [eyemed.com](http://eyemed.com) or call 1-866-801-1479

**EyeMed Doctors/Providers Only**  
Visit [eyemed.com](http://eyemed.com) to receive plan information, authorization online or call **1-800-521-3605**

 +    



MCREA Annual Meeting

Office of Human Resources, Montgomery County Government

# Dependents Aging Out at Age 26

- No advance notification is mailed to retirees notifying you that your child is no longer going to be eligible for health insurance.
- COBRA notice is sent, after the event.
- Coverage effective through their birthday.
- Certificate of Coverage Needed call 240-773-6471 (OHR at MC311)
- Handicapped or Disabled Dependent has to be certified prior to 26<sup>th</sup> birthday.



# High Option Prescription vs. Standard Prescription Plan

- **Both plans cover the SAME drugs.**
- The difference in the plans is how you pay for them.
- High Plan = higher premium, lower copayments
  - County only contributes the premium towards the Standard Plan, retirees pay the full price difference between the plans.
  - Two Tier Plan
    - \$5 copayment = Generics
    - \$10 copayment = Brand Name Drugs





# High Option Prescription vs. Standard Prescription Plan

- Standard Plan = lower monthly premium, higher copayments
  - Annual \$50 deductible (family, not individual)
  - Three Tier Drug Plan
    - \$10 = Generics
    - \$20 = Formulary Drugs
    - \$35 = Brand Name Drugs



MCREA Annual Meeting

Office of Human Resources, Montgomery County Government

# High Option Prescription vs. Standard Prescription Plan (30% Cost Share)

	Non-Medicare Monthly Savings	Medicare Monthly Savings	Split Rate Monthly Savings	Non-Medicare Annual Premium Savings	Medicare Annual Premium Savings	Split Rate Annual Premium Savings
Self	\$188.22	\$224.05	0	\$2,258.64	\$2,688.60	0
Self + 1	\$348.26	\$448.14	\$384.09	\$4,179.12	\$5,377.68	\$4,609.08
Self + Family	\$539.68	\$672.19	\$575.51	\$6,476.16	\$8,066.28	\$6,906.12

The County contributes the same dollar amount to both plans. Therefore retirees pay the full price difference in the high prescription plan.



MCREA Annual Meeting

Office of Human Resources, Montgomery County Government

# High POS vs. Standard POS Plan

Once Medicare is primary you don't experience any copayments.

	Carefirst Blue Choice Advantage Standard (POS)	Carefirst Blue Choice Advantage High (POS)
Dr. Office Visits PCP/Specialist	<b>In-Network:</b> \$15 copay/\$30 copay <b>Out-of-Network:</b> 80% covered after deductible	<b>In-Network:</b> \$10 copay <b>Out-of-Network:</b> 80% covered after deductible
Virtual Visits	<b>In-Network:</b> \$15 copay/\$30 copay <b>Out-of-Network:</b> 80% covered after deductible	<b>In-Network:</b> \$10 copay <b>Out-of-Network:</b> 80% covered after deductible
Urgent Care	Covered in full.	Covered in full.
Emergency Room	<b>In-Network:</b> \$35 copay, waived if admitted <b>Out-of-Network:</b> 80% covered after deductible	<b>In-Network:</b> \$25 copay, waived if admitted <b>Out-of-Network:</b> 80% covered after deductible
Inpatient Hospitalization	<b>In-Network:</b> \$150 copay per admission <b>Out-of-Network:</b> 80% covered after deductible	<b>In-Network:</b> Covered in Full <b>Out-of-Network:</b> 80% covered after deductible

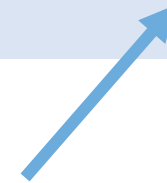


**MCREA Annual Meeting**

Office of Human Resources, Montgomery County Government

# High POS vs. Standard POS Plan

30% Cost Share	Monthly Difference between High and Standard POS	Annual Difference between High and Standard POS
Self	\$13.23	\$158.76
Self + 1	\$22.88	\$274.56
Self + Family	\$38.53	\$462.35



**If Medicare is primary for you and your dependents you are spending unnecessary dollars.**



# Questions?



MCREA Annual Meeting

Office of Human Resources, Montgomery County Government