



MCREA

Montgomery County Retired Employees' Association, Inc.

May 2008

ANNUAL MEETING SET FOR JUNE 3, 2008

Join us on Tuesday, June 3, 2008 for MCREA's annual meeting. The meeting will be in the Cafeteria of the Council Office Building, second floor. Parking is in the COB garage. The meeting begins at 7:00 p.m. This year's speakers are Wes Girling and Belinda Fulco, who will update us on Benefits. Representatives of CareFirst Blue Cross Blue Shield will be on hand to answer your questions and hear any concerns you may have. Come learn, listen, see former friends and colleagues, and enjoy light refreshments immediately following the business portion of the meeting.

BOARD MEMBER NOMINATIONS

Your Board of Directors consists of fourteen members who are elected to serve for two-year staggered terms. At every Annual Meeting, seven people are elected or re-elected to the Board. In addition to the elected members, there can be three Presidential Appointments which are made yearly.

We are a volunteer organization and depend on our members to volunteer for short-term projects or on-going projects. We need retirees to indicate an interest in participating. An on-going project might be to monitor the County Council by reading their agenda and identifying items that might impact retirees. A short-term project might be to review our financial records.

There is a vacancy on the Board. If any one is interested in serving, please contact Carl Edelin, Nominating Chair, phone 1.302.376.8270 or email at ppmsfa@verizon.net. If you need to know more, call or email him. Current Board Members standing for re-election are: Donna Brand, Trisha Crew, Marie Dixon, Annie Mae Graham, Suzanne Hudson, and Steve Lansing.

PROPOSED PRESCRIPTION DRUG CHANGES

As we go to press, we do not know the outcome of proposed changes to the Prescription Drug Plan. We are working on your behalf to see that the cost sharing percentage change does not happen since it is a change to your retirement benefits. But, we will not know the outcome until the County Council passes the operating budget in mid-May. Any changes are effective January 1, 2009. We will inform you of approved changes in the next newsletter.

The proposal affects 2,730 retirees/survivors/dependents who participate in the Prescription Drug Plan that is contracted thru Caremark. You participate in this plan because your prescriptions are not a part of CareFirst Blue Cross and United Healthcare medical plans. If you are in Kaiser or the Indemnity plans, you are NOT affected.

One of the proposed changes means that the County will pay its cost share amount for the "Standard" option per category (Single, Single +1, and Family). For any one who goes up to the "High" option plan, they will have to pay the difference for upgrading. No longer would your cost sharing percentage be applied to the High Option plan.

You can figure out what this means for you, if you have the materials from the fall transfer season. Look for the Group Insurance Rates Retirees form, Prescription line. Make sure you on the page that reflects your situation, for example, non-Medicare or Medicare, or Medicare/ Non-Medicare Split Rates. Since the rates shown are 100%, you will have to take your cost sharing percentage amount and apply it to the category that fits you under the Caremark Standard Option \$10/\$20/\$35 Rx Plan. If you want to upgrade to the High Option, you will pay the difference.

Since there are only 22 retirees in the Standard Option and 2,730 in the High Option, this proposed change would clearly affect the overwhelming majority of participants. Because retirees have a variety of cost sharing percentages (county / retiree), it is difficult to say how much the increase will be. However, for retirees who now pay 100% of their medical premiums, it could cost you \$665 a year. In another example, a 70/30 cost sharing could mean that a retiree with 1 dependent, both on Medicare, could have their cost increase by \$465.60 a year. The retiree with 1 dependent, both non-Medicare could have a cost increase of \$348.12 a year. For someone on a fixed income, this increase is considerable. Or, the choice could be to accept the Standard Option with the higher co-pays.

Another proposed change is an increase in the co-pay in the High option plan: from \$4 to \$5 for generic and \$8 to \$10 for brand. The price remains the same for the Standard option at \$10/\$20/\$35.

Another change is to "restrict generics" meaning that if a prescription is written but does not say brand only, but the person wants brand, they can pay for the difference between the brand and mail order prices (or go back and get another prescription that says brand only). This is to get generic drugs used more often. Many stores issuing prescriptions automatically dispense generics if brand is not written on the prescription.

Another change is called Incentives for Mail Order meaning that a person can get a prescription over the counter filled twice while waiting for their mail order prescription.

CAREFIRST BLUE CROSS ADDRESS UPDATE

Note the address change that has been made by CareFirst relating to where In-Service Area insurers are to mail insurance forms. The old address was in Cumberland, Maryland. **The new**

address is: Mail Administrator, P.O. Box 14114, Lexington, Kentucky 40512-4114. It is printed on the back of your insurance card. For insurers living outside this service area, continue to mail your forms to your local office.

BOARD OF INVESTMENT TRUSTEES

There is another proposed change to the Board of Investment Trustees (BIT). The Municipal and County Government Employees Organization (MCGEO) bargained for more members on BIT. The proposal would add three more members: the MCGEO President as a voting, ex-officio member; another union member; and another citizen member. This changes the equitable balance on BIT. In 2004, the union membership was increased from one to three members. Now, they want to go from three to five members. We wonder why the need to do this. Retirees (5,500) represent the largest group receiving benefits from the pension fund. BIT deals with the investment side of pensions and not the benefits side. Plus, it is the county that is ultimately responsible for our retirement payments.

GET TO KNOW YOUR BOARD MEMBERS:

Joe Sparacino: Since retiring January 1, 2006, where I held many accounting and financial management positions in the departments of Finance and HHS, in Montgomery County Government, I have enjoyed every minute of my retirement vocation. Except for the early morning drive up Viers Mill Road every weekday as I had done for 32 years, my life has remained much the same. I still attend daily Mass at 7 am (instead of the 6:30 am Mass) and return home to begin my day full of work and other activities. Almost two years ago, I became a Realtor® and have enjoyed building my own business. My wife and I have been blessed with eight children, two of whom are married and who have given us five (soon to be six) beautiful, healthy grandchildren, all of whom we love and enjoy spending a lot of time with. My youngest child is fifteen and is a sophomore at St. John's College High School.

My favorite pastime continues to be a credit union volunteer. Recently, I was honored to be recognized by the movement. "Joseph N. Sparacino of Silver Spring, Maryland has been inducted into *Who's Who in America's Credit Unions* for 2008. Designed to honor the highest levels of leadership, accomplishment and service in the credit union field, *Who's Who in America's Credit Unions* annually recognizes those who have contributed most to the nation's credit union movement."

Presently I serve as Chairman of the Board of Directors at Montgomery County Employees Federal Credit Union, and I am a nominee for the Board of Directors of the Maryland and District of Columbia Credit Union Association. In addition I serve on the membership committee of the Maryland and District of Columbia Chairman's Forum, (credit union) and have been a credit union volunteer for over 33 years. I am a Board member of the Montgomery County Retired Employees Association and Treasurer of St. John's College High School Men's Club in Washington, D.C.

Clara Shipe: The Board of Directors has honored long-time Board member *Clara Shipe* by creating an emeritus standing for her that recognizes her 31 years of service. Clara was in the original organizing group that created this organization. Our very best wishes for her.

A SAFETY TIP FROM NEIGHBORHOOD WATCH

Put your car keys beside your bed at night! If you hear a noise outside your home or someone trying to get in your house, press the panic button for your car! It's a security alarm system that you probably already have and requires no installation. Test it for yourself. The alarm will be activated, and the horn will continue to sound until either you turn it off or the car battery dies. Next time you come home for the night and you start to put your keys away, think of this:

It will go off from almost everywhere inside your house and will keep honking until your battery runs down or until you reset it with the button on the key fob chain. It works if you park in your driveway or garage. Remember to carry your keys while walking to your car in a parking lot. The alarm can work the same way there. This would also be useful for medical emergencies, such as a heart attack, where you can't reach a phone.

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.

In Memorium: Marcia Plater, age 66, died in February after a long illness. She had a long career in public service working on the needs of low income families. She became Executive Secretary of the Montgomery County Community Action Agency in 1980; appointed as its Executive Director in 1985 (in the Department of Health and Human Services). Marcia had retired several years ago. She is survived by three sons and one grandson. Memorial contributions may be made to The American Cancer Society, 11331 Amherst Avenue, Silver Spring, Maryland 20902.

Montgomery County Government																		
Enrollment Summary																		
February 1, 2008																		
Medical Plans																		
CareFirst				Kaiser Permanente				United Health		Medical Total			Dental Plans			Prescription Plans		
Indemnity	High POS	Std POS	Total	High POS	Std POS	Total	Health	UCCI PPO Stand Alone	UCCI DMO Stand Alone	Dental Total	N/A Vision Stand Alone	High Rx Stand Alone	Std Rx Stand Alone	Total				
Retirees (Incl. Survivors): Non-Medicare																		
Individual	108	408	6	522	41	126	689	667	0	667	386	522	8	530				
Employee + One Family	124	526	7	657	39	172	868	961	0	961	589	721	6	727				
Total	257	1,169	20	1,446	97	398	1,941	2,026	0	2,026	1,220	1,578	16	1,594				
Retirees (Incl. Survivors): Medicare Eligible																		
Individual	513	477	21	1,011	35	64	1,110	1,129	0	1,129	400	549	4	553				
Employee + One Family	349	497	15	861	27	64	952	1,077	0	1,077	470	576	2	578				
Total	879	999	36	1,914	66	131	2,111	2,259	0	2,259	898	1,152	6	1,158				
Summary																		
Retirees:																		
Non-Medicare	257	1,169	20	1,446	97	398	1,941	2,026	0	2,026	1,220	1,578	16	1,594				
Medicare	879	999	36	1,914	66	131	2,111	2,259	0	2,259	898	1,152	6	1,158				
Total	1,136	2,168	56	3,360	163	529	4,052	4,285	0	4,285	2,118	2,730	22	2,752				
Total Actives & Retirees	1,136	7,598	333	9,067	1,305	2,481	12,853	13,146	333	13,479	10,748	10,057	335	10,392				



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MCREA's 31st Year ANNUAL MEETING

TUESDAY, JUNE 3, 2008

7:00 p.m.

**Cafeteria, Second Floor,
County Council Office Building, Rockville, Maryland**

A G E N D A

- * **Welcome and Self Introductions of the MCREA Board of Directors**
- * **Benefits Update–Wes Girling, Division Manager and Information Tehnology, OHR
Belinda Fulco, Benefits Manager, OHR**
- * **MCREA Business Meeting**
 - President's Report – Suzanne Hudson, President**
 - Treasurer's Report – Bob Wolpert, Treasurer**
 - Election of Board Members – Carl Edelin, Jr., Nominating Chair**
- * **New Business**
- * **Member Reception**

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 via email

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

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**

United Concordia (Dental): **1-800-441-7150**; Email: www.UCCI.com

National Vision Administrators (NVA): **800-672-7723**; E-mail: www.npanet.com

Prudential Long Term Care Insurance: **1-800-732-0416**; E-mail: www.Prudential.com

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

CitiStreet: **240-777-5054**

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