



# Montgomery County Retired Employee's Association (MCREA) Meeting June 14, 2023

Presented by

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**MCREA Annual Meeting**

Office of Human Resources, Montgomery County Government

# In This Presentation

- Elimination of High RX Plan
- Standard Rx Plan
- New Vision Benefit
- Beneficiary Designation/Life Insurance
- New Retiree Election Form
- CareFirst offerings
  - Simple Therapy
  - Noom
- Retiree Virtual Office Hours



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# Elimination of High Prescription Plan

- IAFF Retirees transitioned to Standard prescription plan 1/1/2023
- Everyone else will transition 1/1/2024
- **Retirees don't have to wait! Start saving \$\$\$ now!**
- Complete retiree election form, changes received by 10<sup>th</sup> of the month are effective the 1<sup>st</sup> of the following month.
  - July 10th = effective August 1<sup>st</sup>.



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# Standard Prescription Plan

- \$50 Annual Family Deductible
- Three Tier Structure
  - \$10 Generics
  - \$20 Formulary
  - \$35 Brand
- Covers same drugs as High RX Plan



# New Fully Insured Vision Benefit - EyeMed

- Effective January 1, 2024
- Will require election form

Coverage Tier	Monthly Premium (30% Cost Share)
Self	\$.82
Self+1	\$1.56
Self+Family	\$2.42



## Retiree Vision Comparison

(Effective April 1, 2023)

	Current Discount Vision Plan	NEW Fully Insured Vision Plan for FOP Retirees
<b>Exam Services</b>		
Exam	\$5 Off	\$30 Copay
Contact Lens Fit and Follow Up	\$10 Off retail price	Maximum cost of \$40 for standard F&F and 10% off premium F&F
<b>Frames</b>		
	35% off retail price	\$130 frame allowance. \$0 copay and 20% off any amount over allowance.
<b>Standard Plastic Lenses</b>		
Single Vision	\$50	\$0 Copay
Bifocal	\$70	\$0 Copay
Trifocal	\$105	\$0 Copay
Progressive Lenses	\$65 for Standard. 20% off Tiers 1-4.	\$65-\$110 Copay for Standard. \$85-\$110 for Tiers 3 progressive. \$65 copay, 20% off retail price less \$120 allowance for Tier 4.
<b>Lens Options</b>		
UV Treatment	\$15	\$15
Tint-Solid or Gradient	\$15	\$15
Scratch Coating - Standard Plastic	\$15	\$15
Polycarbonate - Standard	\$40	\$40
Anti-Reflective Coating Standard	\$45	\$45
Other Add-Ons and Services	20% off retail price	20% off retail price
<b>Contact Lenses (Discounts applied to materials only)</b>		
Contacts-Disposable	0% off retail price	\$100 allowance
Contacts - Conventional	15% off retail price	\$100 allowance, 15% off amount above allowance
<b>Laser Vision Correction</b>		
Lasik or PRK	15% off retail price or 5% off promotional price	15% off retail price or 5% off promotional price




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# Retiree Discount Vision Plan

- Still available, no cost to retirees.
- Can't use with fully insured discount vision plan
- No ID Card, **use participating provider**

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

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- Use once you have exhausted benefits available under fully insured plan.



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# Life Insurance Beneficiary Designation Form

- Don't remember who you have listed as your beneficiaries?
- Complete a new beneficiary form.
  - Electronic Form, can be completed on a cell phone, tablet or computer.
  - Form is programmed and knows where to go.
  - Bonus! You receive a confirmation email with a COPY of the beneficiary form attached for your records.
  - Trouble w/form? Then print and complete the form and mail it in.
  - No printer? Just place a service request w/MC311 and we will put one in the mail to your home address.

**NOTE:** Address block on form has unlimited characters. It will look like only part of the address is there, just know that when we receive the electronic copy we have the ability to see the complete address.



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# CareFirst Offerings

- Simple Therapy – Virtual Physical Therapy Available
- Noom App Available (personalized, psychology-based techniques help you understand your relationship w/food).
  - BMI 25 or greater
  - Over age 18
  - Having been diagnosed w/pre-diabetes
  - Being at risk for developing pre-diabetes
- **IMPORTANT:** Sign up for Noom through Carefirst Well-being, otherwise you will be charged.

The logo for SimpleTherapy, featuring the word "SimpleTherapy" in a blue sans-serif font with a green and orange swoosh above the "y".The logo for Noom, featuring the word "noom" in a lowercase, orange, dotted font with a registered trademark symbol.

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# New Retiree Election Form

- One form for all retirees
- Starting 1/1/2024 all benefits will be the same for all retirees

**Vision Plan**

Discount Vision (available to ALL retirees)

Fully Insured Vision (available to FOP retirees only)

No Vision

**Prescription / Rx Plan (choose one)**

*For Kaiser and Indemnity plan participants, no Rx election is needed as Rx coverage is included in your plan*

No Prescription coverage

High Option Rx plan (FOP & MCGEO retirees only)

Standard Option Rx plan



# Retiree Virtual Office Hours

- 1<sup>st</sup> Thursday of each month from 3:00 – 4:00 p.m.
- Register to attend event
- Ability to be moved to a private breakout room with HIT member to discuss/review personal questions.
- Frequently asked questions
  - I'm turning 65 what do I have to do?
  - Where can I find information on the web-site?



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# Questions?



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