



MCREA

Montgomery County Retired Employees' Association, Inc.

May 2016

ANNOUNCING: MCREA's Annual Meeting

Wednesday, June 1, 2016, 7 – 9 p.m., COB 3rd Floor Council Hearing Room

Please note: no further notices will be sent before the meeting, mark your calendar

Guest Speakers:

Linda Herman, Executive Director, Montgomery County Employee Retirement Plans

Belinda Fulco, OHR Health & Employee Welfare Division Manager

Karen L. Bass, Health Insurance Team Manager

CareFirst, Kaiser and United Health Care Insurance Representatives will be available from 6 p.m. to 7 p.m. to speak with and answer retirees questions.

Attention! New Service Now Available

Do you wish to receive an email when your MCREA dues expire? Should MCREA email you if a pressing, time-sensitive issue exists before the County Executive and/or the County Council that may affect your benefits?

If so, please send your preferred email address from your home computer or mobile device email service to MCREA's new email address: MCREAMembership@gmail.com. We look forward to serving you better.

ATTENTION:

MCREA SEEKS ADDITIONAL BOARD MEMBERS

Volunteer to SERVE Now

There will be a number of vacancies on the MCREA Board in the coming fiscal year. Are you a retiree interested and/or at times concerned about your *health insurance and/or pension* benefits? Are you willing to serve your fellow retirees? Then consider joining the Board whose chief mission is to closely monitor developments in these areas and look out for the interests of the County's retirees. The MCREA Board typically meets 3 times per year, in addition to a luncheon meeting with the County Council. **Please seriously consider serving.** If you have any interest in serving and/or have questions, please contact Carl Edelin, MCREA's president, at 302-376-8270. Thank you.

Hearing aid benefits - current and potential

At a meeting with OHR's new Director, Shawn Stokes, MCREA President Carl Edelin asked about hearing aid coverage. Currently, in 2016, Kaiser covers retirees eligible for hearing aids through Kaiser's in-house services. United Health Care recipients are eligible for coverage through Health Innovations, a subsidiary of United Health Group. CareFirst does not provide any coverage. After some discussion OHR has explained *"Montgomery County Government is currently conducting a request for proposal (RFP) for its medical plans. At MCREA's request, we will research and consider offering a hearing aid benefit at the retiree's cost if such a plan is available from the selected carriers."*

If you suspect you have a hearing loss, contact your Kaiser or United Health Care provider. CareFirst recipients may consider getting a hearing evaluation elsewhere in the community—some are free. Stay tuned for details on hearing aid coverage for 2017 once the County has awarded its health plan contracts.

Medical care when traveling out of the area or overseas

If you are traveling, it is a good idea to know what your particular County health care plan covers for emergency medical services. Contact your health plan to learn about specific details. Some information may be on the plan's website. (See Important Contact Information on the back page of this newsletter.) If you can get reimbursed for emergency care, you should know the procedures to follow for reimbursement, for example, you may need to pay the bill, file a claim with an itemized receipt (procedures, amounts and service date). Upon knowing what is not covered, you may decide that you need additional coverage.

If you have Medicare, you need to know that it does not provide health care coverage when traveling outside the United States (U.S.) with few exceptions. See page 67 in the *Medicare & You 2016* booklet, for information about exceptions.

If you are traveling with a tour company, or have used a travel agency, they will probably offer a trip insurance policy. Also, there are individual trip policies that are offered by several companies on-line. Additional coverage is offered, plus extras such as emergency medical evacuation. You need not cover the full cost of your trip to obtain coverage but can choose an amount, coverage and cost that fits your needs.

Emergency dental services when out of the area or overseas

Emergency dental care is treated as "out-of-network" coverage by United Concordia. Our group plan has coverage across the U.S. If you are traveling and need emergency dental services, call United Concordia to see if there is an "in-network" dentist in the area: 1-800-851-7564 between the hours of 8:00 am and 8:00 pm ET. The payment allowance is the same as if you were home. When you are in an area without coverage or out-of-the-country, any dental service by a licensed dentist will be treated as "out-of-network." You will need to pay the bill and file a claim with an itemized receipt (procedures, amounts and service date) for reimbursement. The receipt does not have to be in English or dollars.

Health Coverage articles researched and written by Suzanne Hudson, MCREA Board Member.

MCREA Advocates for Retirees Before the County Council *Rob Klein, MCREA Board Member*

On March 1, the MCREA Board had its annual lunch meeting with the County Council. The Board thanked the Council for its support of county retirees, and its on-going work in keeping the county a great place to live, work and play. After the budgetary impacts of the Great Recession, the MCREA Board advocated for robust funding of the county retirement reserves and health insurance benefits. The County Executive and the County Council responded by bringing funding up to 88%.

The Board also expressed concerns regarding the county’s competitiveness in attracting and keeping businesses and high skilled workers which generate higher tax revenues to help fund the wide array of needed social services and quality infrastructure. Our political leaders understand that vibrant urban cores are essential to assuring the general fiscal health of the county and in turn our retirement benefits.

Interrelated with economic health is the need to provide a range of housing types and affordability for retirees and for citizens in general. To help address this situation and to provide for our changing needs and those of our families, the Board encouraged the Council to continue to look at strategies to permit retirees to reside in County communities.

The Council expressed their thanks to MCREA for taking a wide vision of county needs. MCREA expressed that it will continue to monitor and offer to work with the Council as economic and planning policies that may affect retirees arise in the future. The MCREA Board welcomes your thoughts on the county’s commitment to retirees and the county’s fiscal health and planning goals. Send an email to the attention of Rob Klein at MCREAMembership@gmail.com

MCG Insurance Enrollment Statistics as of 1/1/2016							
Retirees	Medical Plans						
	CareFirst Indemnity	CareFirst Point-of-Service (POS)				Kaiser w/Rx	UHC
		High	Std.	High OOA*	Std. OOA*		
Non-Medicare	33	716	65	246	34	131	409
Medicare	688	1428	205	552	77	166	419
Total Retirees (includes Survivors)	721	2144	270	798	111	297	828
Retirees	Concordia Dental Plan		NVA Discount Vision	CAREMARK/SILVERSCRIPT** Rx Plan			Total Rx
				High Rx	Std. Rx		
Non-Medicare	1718		1356	413	1055	1468	
Medicare	3893		2367	978	1647	2625	
Total Retirees (includes Survivors)	5611		3723	1391	2702	4093	

*OOA = Out of Area ** = Medicare Part D eligible retirees and/or family members

Interesting Stat: 5169 retirees including survivors are covered by the County’s various medical plans

If you need to change your Maryland State Income Tax Withholding, visit any of Maryland's taxpayer offices for form MW507P **or go** to: marylandtaxes.com; **scroll** to **Individual Taxpayer**, **click** on "Tax Forms"; **scroll** to **General Information**; **click** on "Withholding Forms", **click** on "2016 Withholding Forms", **click** on "MW 507P". **Print, complete and mail to MCERP at 101 Monroe Street, Rockville, MD 20850.**

Time again for your MCREA Membership Dues?

Your MCREA paid membership covers MCREA's primary expenses of printing, handling, and mailing the newsletters to keep members appropriately informed. If you remember when you last mailed in your dues and it is once again time for you to do so, please mail in your dues using the Membership Application in this newsletter (page 7). (If MCREA has your email address, a reminder to pay dues will be sent to you if needed after this membership drive is over, but don't wait if possible.) To cut down on volunteers' administrative time, MCREA is requesting that retirees send in a minimum of \$10.00 dollars to cover 2 years of membership. Some retirees prefer to send in more to cover more years. If you wish to do that, please indicate this on the application. **Thank you!**

NEWS from

MONTGOMERY COUNTY EMPLOYEE RETIREMENT PLANS (MCERP)

Board of Investment Trustees Annual Report (June 30, 2015)– Highlights include: the funded status of the Employees' Retirement System has increased to nearly 90%, fee reductions for the investment offerings in the County's Retirement Savings and Deferred Compensation Plans, and continued participant outreach efforts by MCERP staff to ensure that employees and retirees understand the provisions of their retirement plans! Please visit the Board's website at www.montgomerycountymd.gov/retirement and click on "What's New" to view the report. If you would like a copy mailed to you, please call 240-777-8230.

Here are some quick statistics on participation in the County's retirement plans:

	Employees' Retirement System	Retirement Savings Plan	Guaranteed Retirement Income Plan	Deferred Compensation Plan
Active Members	4,189	3,756	1,365	2,276
Retirees & Beneficiaries	6,380	N/A	N/A	N/A
Inactive Terminated/Vested	402	853	192	1,122

Social Security Seminars/Meetings – representatives from the Social Security Administration are available in the **15th floor conference room of the EOB on the following Wednesdays from 9:00 am until 12:00 pm: July 20 and Oct 19.** They will answer questions you may have and provide estimates of your benefits.

Forms – Need to change your address, bank account or **federal** tax withholdings? Contact MCERP at retirement@montgomerycountymd.gov or dial 240-777-8230. MCERP handles all of these changes. Your address change will be sent to your insurance providers by the County's Office of Human Resources.

Beneficiary Information Questions – if your question is related to the beneficiaries you chose for your accounts in the Deferred Compensation Plan, Retirement Savings Plan or the Guaranteed Retirement Plan, *please contact the County's Office of Human Resources at 1-877-613-5212 240-777-0311 or 311* (local).. If your question is related to the beneficiaries you chose for your pension annuity, *please contact MCERP at 240-777-8230*.

Insurance Information/Questions – please contact the County's Office of Human Resources at *1-877-613-5212, 240-777-0311 or 311* (local).

NEWS from

OFFICE OF HUMAN RESOURCES (OHR)

Does your Doctor Accept Medicare? *Karen L. Bass, Health Insurance Team Manager*

The County's retiree group insurance benefits coordinate with Medicare. That means once a retiree or a retiree's dependent becomes eligible for Medicare (at age 65 for most), the County's plans will only pay secondary to Medicare. Retirees are counseled at retirement to enroll in Medicare as soon as they are eligible. Not doing so could mean a monthly penalty that will be assessed for the remainder of your enrollment in Medicare. There also may be a waiting period until you are eligible to enroll, which may mean there would be months when you do not have primary coverage.

The County's plans will not pay as primary during this time period. You will continue to have secondary coverage through the County's plans. For example:

	Office Visit	Paid by Medicare	Paid by County Group Plan	Paid by Retiree
Enrolled in Medicare	\$100.00	\$80.00	\$20.00	\$0.00
<i>NOT Enrolled in Medicare</i>	\$100.00	\$0.00	\$20.00	\$80.00

This same concept is also applied to those physicians that choose not to participate with Medicare. More and more, especially in metropolitan areas, physicians can choose not to participate with Medicare. The County's plan does not pay as the primary insurance in situations where your physician or therapist doesn't participate with Medicare.

If you are not yet Medicare eligible and are transitioning to Medicare, you will want to make sure that your current physicians accept Medicare. If they do not, you can continue to see them, but be aware that the County's plan will not cover costs that should be paid for by Medicare – meaning your costs associated with that doctor will increase.

What Happens to Your Dependent's Health Insurance at Age 26?

Coverage for your dependent ends at 11:59 p.m. on the day before his/her 26th birthday. Your dependent will be offered COBRA continuation health coverage starting at age 26. For full details on COBRA, please see **page 12** of the *Group Insurance Summary Document*: <http://tinyurl.com/MCGSummaryofGroupInsurance>.

How Cost Increases in Health and Prescription Coverage are Determined

Montgomery County Government is *self-funded* for the majority of its plans – medical POS (Blue Cross Blue Shield) and network HMO (United Healthcare), prescription, dental PPO and vision. Self-funded insurance plans allow the employer to set the premium rates based on their claims history. When claims are higher than usual, stop-loss insurance coverage can pay for excess costs. Montgomery County Government premiums are based on the previous year's utilization costs and are set annually by the Directors of the Office of Human Resources, the Office of Management and Budget, and the Office of Finance.

NEWS from

DEPARTMENT OF TECHNOLOGY SERVICES (DTS)

MCREA note: The following article was provided by the Department of Technology Services at the request of the MCREA Board of Directors. Due to the large number of information security breaches in the news, the Board was interested in what steps are being taken to minimize the chance that retiree data will be compromised.

RETIREE INFORMATION SECURITY

The County stores retiree information in two major systems that are high on the list of systems subjected to continuous security monitoring and periodic audits by internal and independent auditors. A dedicated, full-time information security team, led by a designated Enterprise Information Security Official, tracks risks and threats to the entire enterprise including the records of the retirees, recommends appropriate safeguards to protect the systems and data, and provides on-going security training to all employees, contractors, volunteers, and business partners with access to County IT systems.

Over the past year, the County has reviewed the security of the information systems holding retiree data several different ways:

- An in-depth risk assessment and penetration test is currently being conducted by a 3rd-party on the financial and retiree systems to more closely assess areas of risk.
- A 3rd-party studied the County's entire security program to review if appropriate safeguards outside of the financial and retiree systems are in place.
- The Montgomery County Council's Office of Legislative Oversight conducts a yearly audit over the County's financial IT systems and records to ensure accuracy of its financial statements.

However, even the best security protections are not perfect. Information security attacks and breaches occur against the world's most secure organizations. Knowing this fact, the County has bolstered its Computer Security Incident Response Team over the past year to better detect and more rapidly respond to security attacks and breaches.

To summarize, the County is in continuous review and improvement of the security of its data, systems, and processes. These improvements will continue to evolve as the information security threats increase and technology changes.

M C R E A

P.O. Box 73
Rockville, MD 20848-0073

2016 MEMBERSHIP AND DUES APPLICATION
(Please Print or Use an Address Label)

Retiree: _____
Last Name First Middle Initial

Spouse: _____
(Optional) Last Name if different from above First Middle Initial

Mailing Address: _____

City: _____ State: _____ Zip: _____ - _____

Telephone: Home (_____) _____ Cell (_____) _____

Email Address: _____
(Please Print Clearly)

Application is a: Renewal _____ or New _____ Date : _____

Check #: _____

Dues are \$10.00 for 2 calendar years per County retiree. Enclosed are dues for:

2 years (\$10.00) _____ OR ___ years (\$_____.00)
{Indicate years and dollar amount}

Please make your check payable to MCREA, enclose it with this completed form, (or a copy), and mail to the above address. Thank you for your support.

[MCREA holds your information in our database in confidence. It is not shared or sold to other groups or organizations]

IMPORTANT CONTACT INFORMATION

MCREA: 1-866-929-9339 or 301-929-9339; website: www.MCREAonline.com; email: MCREAMembership@gmail.com

Montgomery County Government MC311: 1-877-613-5212 or 240-777-0311 or 311 (local)

For Montgomery County Employee Retirement Plans: 1-877-613-5212 or 240-777-8230;
Fax: 301-279-1424; website: www.montgomerycountymd.gov/mcerp

Fidelity (Deferred Compensation Plan): 1-800-343-0860 or 240-777-8228

Massachusetts Mutual Life Insurance (Mass Mutual): 1-800-528-9009

For Group/Health Insurance: see the [MC311](#) information above; also visit www.mc311.com or www.montgomerycountymd.gov/HIret

CareFirst Blue Cross-Blue Shield: Member Services: 1-888-417-8385 www.Carefirst.com

Kaiser Permanente: Washington Area: 301-468-6000; Baltimore Area: 1-800-777-7902
<https://healthy.kaiserpermanente.org>

United Healthcare: Member Services: 1-800-638-0014 www.myuhc.com

Caremark: 1-866-240-4926 www.caremark.com

SilverScript 1-866-249-6167 www.mcg.silverscript.com

United Concordia (Dental): 1-866-851-7564 www.ucci.com/tuctcc (enter "Mont")

National Vision Administrators (NVA): 1-800-672-7723 www.e-nva.com

Prudential Long Term Care Insurance: 1-800-732-0416 www.Prudential.com

This newsletter is published by: Montgomery County Retired Employees' Association, Inc. P.O. Box 73, Rockville, Maryland 20848-0073. Editor: Irm Damazo. Suggestions welcomed.

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