



# MCREA

Montgomery County Retired Employees' Association, Inc.

November 2018

**New Dental, Vision/Hearing and Life Insurance Benefits**

**Starting January 1, 2019**

*See pages 9 – 11*

*You may change your future health insurance options anytime as needed.*

## **THANK YOU MCREA MEMBER**

The MCREA Board wishes to thank each member who responded quickly and positively to our urgent May 2018 email request to contact the County Council Members and request that they vote for the County Executive's recommended FY19 funding of the Consolidated Retiree Health Benefits Trust (CRHBT). Funding was subsequently approved at that recommended level.

When issues arise important to our members and their benefits and especially when time is limited, **MCREA's best communication tool is email**. We urge all members to **keep us up-to-date with their correct, current email address**. If you did not receive the May email, **please send your email update to [MCREAMembership@gmail.com](mailto:MCREAMembership@gmail.com)**. Again, thank you.

## **MCREA'S ANNUAL MEETING SUMMARY**

MCREA's June 14, 2018 Annual Meeting, held in the County Council Hearing Room, was called to order at 7:03 p.m. by President Rob Klein. He welcomed all attendees and introduced Board Members present as well as Deborah Snead, MCREA's new retiree representative to the Board of Investment Trustees (BIT).

Rob shared MCREA's major issues of the past fiscal year (FY18). This consisted primarily of monitoring the County's current and proposed budget and lobbying for full funding in FY 19 of the Consolidated Retiree Health Benefits Trust (CRHBT). MCREA's concerns stemmed from the County's FY18 revenue shortfall and a decision that resulted in not fully funding the CRHBT in FY 18. He thanked members who

responded to the MCREA's email request to stress to the Council Members the importance of full funding of the CRHBT in the coming year. (The County Executive's funding recommendation was approved.)

Rob spoke of the technological updates made or planned by MCREA in the past year. These included implementation of MCREA's website link to PayPal for retirees to easily pay their bi-annual membership dues; website updates, including new photos by members; and improved data collection.

**Rob welcomed the evening's speakers: Robert Goff of MC Employment Retirement Plans (MCERP), Karen Bass of MC Office of Human Resources (OHR) and John Hansman, MCREA's treasurer. He also introduced Shawn Stokes, OHR Director and Karen Pulcinski, OHR Manager and thanked them for their continued work on behalf of Montgomery County's retirees.**

### **MCERP's Presentation**

#### **Robert Goff, Retirement Benefits Manager**

Robert's presentation, including his handout which is now available at [MCREAonline.com](http://MCREAonline.com), made the following points:

- Actuarial evaluation of the ERS will commence in July and will result in an updated funded status. On March 31 the ERS was 95% funded.
- Retirees will be advised of their Cost of Living Adjustment (COLA) by July 1 when it goes into effect.
- As of 3/31/18:
  - The Employees' Retirement System (ERP) had assets of \$4 billion and included 3,960 active members and 2038 members in the Guaranteed Retirement Income Plan (GRIP) as well as 6,393 retirees.
  - The Retirement Savings Plan (RSP) had 4,584 active and inactive members and assets of \$436 million.
  - The Consolidated Retiree Health Benefits Trust (CRHBT) had assets of \$921 million.
  - The Deferred Compensation Plan (DCP) had assets of \$405 million with 3,400 active and inactive participants.
- Fidelity remains the recordkeeper for the RSP, GRIP and DCP. To change your investment elections, discuss asset allocation, or change your distribution options you may contact the local onsite representative, **Ron Seegers** at **240 777 8228**, visit any Fidelity Regional office across the U.S., access the Fidelity websites at [fidelityonsite@montgomerycountymd.gov](mailto:fidelityonsite@montgomerycountymd.gov) or at <https://nb.fidelity.com/public/nb/MCG/home>.
- Seminars conducted by the Social Security Administration continue. **See page 8 for more information.**

### OHR's Presentation

#### **Karen Bass, Health Insurance Team Manager**

Karen's presentation, including her handout which is now available at [MCREAonline.com](http://MCREAonline.com), made the following points:

- Medicare is sending out new identification cards, replacing the Health Insurance Claim (HIC) Number with Medicare Beneficiary Identifier (MBI) Number.
  - If you were a retiree on Medicare **prior to April 1, 2018**, there is no need to send OHR a copy of your new card. Medicare has provided OHR this information.
  - If you are a retiree or an eligible spouse turning Medicare eligible **after April 1, 2018**, **please mail or fax a copy of the new card to Montgomery County OHR, 101 Monroe Street, 7<sup>th</sup> Floor, Rockville, MD 20850 or fax to 240-777-5131.**
- The County goes through a formal Request for Proposal process to ensure OHR is obtaining quality health, dental and vision products and services for the best price. Any vendor changes will be communicated to retirees in November for January 1, 2019 implementation. Benefits will remain the same.
- The three current health care insurers, CareFirst, Kaiser Permanente and United Health Care, offer access to a doctor 24/7 from your computer **or** smart phone to treat uncomplicated, non-emergency health concerns (examples: bronchitis, cold/flu, pink eye, fever, skin rash).

"Telemedicine" or "Virtual Office Visits" are perfect for when your doctor's office is closed; you are out of town; you feel too sick to drive; or you have small children at home and can't bring them to the office. **See page 11** to learn how to access these services.

### MCREA's Annual Business Meeting

#### Treasurer's Report John Hansman, Treasurer

John shared the Profit & Loss and Balance Sheet comparing 2016 and 2017. MCREA remains in a strong financial position. Dues revenue covers usual expenses, including the twice-a-year newsletter. Newsletter costs have dropped since we obtained a non-profit postage rate several years ago. As financial backup, we have two CD's sufficient to cover four years of expenses.

In response to a question about the expense for a luncheon meeting with Councilmembers, John explained the importance for regular communication with the Council on matters of concern to retirees. The stability/well-being of our members' pensions and health care is among MCREA's primary goals.

### **MCREA Board Election conducted by Rob Klein**

- Reappointments for 2-year terms; expires in 6/2020 – Irm Damazo, John Hansman, Sara Harris, Suzanne Hudson, Barbara Kloc, and Lillian Snyder
- Move one-year Presidential Appointments to Reappointments of two-year terms; expiring 2019: Chuck Sherer; expiring 2020: Michael Dennis
- Presidential Appointments for 1-year terms; expires 6/2019 – New members: Michael Faden and Beryl Feinberg

All the items above were approved unanimously by the attending MCREA members.

Rob expressed his thanks for the work of the following outgoing Board Members: Nicki Drotleff and Bob Vettori. Rob stated he, too, would be stepping down from the Board, but that MCREA would remain steadfast in its mission to appropriately serve the retired employees of Montgomery County.

The Annual Meeting was adjourned at 8:03 p.m.

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### **WHAT TO DO IN THE EVENT OF DEATH**

In the event of the death of a retiree, beneficiary, and/or dependent, the retiree or his/her personal representative or family member should do the following:

Contact Montgomery County Employee Retirement Plans (MCERP) at **240-777-8230\***. Once the notification is received, MCERP will stop or adjust the benefit payment as appropriate and will let the Office of Human Resources (OHR) and other agencies know about the death(s).

**\*See the back page of your most current newsletter for the most current "Important Contact Information."**

**A MESSAGE FROM OUR President – Sara Harris**

Greetings retirees and beneficiaries!

In June, I was elected President of MCREA and I look forward to working with MCREA's fine Board to serve you.

With communication being one of our most important responsibilities (check MCREA's website, phone line, emails, Facebook), I want to bring your attention to the following:

1. Action items taken over the past few months:

- met with Council staff regarding an Office of Legislative Oversight report on the cost of retiree health benefits to be released this year;
- met with and introduced MCREA and its membership benefits to soon-to-be retirees;
- assisted members to get timely answers to benefits related questions.

2. Coming up soon:

- MCREA introductions to newly elected officials and their staff
- possible refresh of website and logo
- November board meeting

3. Continuing:

-as necessary, MCREA will contact members to provide them with information and, as needed, request retirees to communicate with decision-makers. In the past, contacting decision-makers has been very effective in addressing retirees' interests.

Our Board is ever-cognizant of MCREA's major priorities, tracking the county's budget process, pension and health care funding, and County agenda items that may impact retirees and are ready to respond.

I look forward to this opportunity to serve you, hear from you and respond to your concerns."

## ISSUES WITH MCREA'S PHONE LINE / HOW TO BEST GET ANSWERS YOU SEEK

Just as you may be experiencing numbers of robo-calls, scam calls and the like, MCREA's phone message line has been increasingly tied up with the same. Members calling-in may experience a full mailbox and are unable to leave a message. Currently, the phone line greeting offers an alternative phone number to use if the mailbox is full, but you may receive answers more quickly and fully by following the suggestions below:

For pension, financial/tax issues, contact MCERP: See numbers/website on **last page of this newsletter;**

For health insurance/benefits issues, contact MCOHR: See numbers/website on **last page of this newsletter;**

For personal information changes, contact MCERP or OHR: they will share the information with each other;

For questions about your MCREA membership/dues: send an email to **MCREAMembership@gmail.com;**

For suggestions, comments, questions you can't get answered after trying the MCREA phonenumber and/or any of the above: **send an email to PresidentMCREA@gmail.com**

## THINKING OF TRAVELING IN 2019?

Before traveling it is wise to know what your health insurance care plan covers for emergency and non-emergency medical services, should you need care while traveling out of area in the U.S. or in other countries. Check first with your health insurer, see **page 12** for the latest contact information of the County's health care plans. They should explain what they will cover and what is needed to get reimbursement.

Note that **Medicare generally doesn't cover care outside the U.S.** Medicare Advantage plans usually don't cover care outside the U.S. nor do these plans usually cover non-emergency care outside of your plan's network.

Consider purchasing supplemental coverage, such as a travel insurance plan which will cover emergency medical services, specialized medical transportation and/or trip cancellation. Travel insurance maybe purchased through a travel agent/agency or through several on-line companies.

## NEW PHOTOS TO BE USED FOR THE MCREAONLINE.COM WEBSITE UPDATE

Two retirees responded to our earlier call for photographs and we wish to thank them for their submittals. Our thanks go to Jennie Gosche of Kensington, Maryland and Sandi Atkinson of Derwood, Maryland. Their photographs will be used on the MCREA website that is in the process of being updated this fall.

## NEW BOARD MEMBERS INTRODUCTIONS

**Michael (Mike) Faden** retired in 2015 after serving for almost 29 years as Senior Legislative Attorney for the Montgomery County Council. In that position he advised the Council on matters of State and County law, legislative process and procedure, and ethics law compliance. He reviewed and drafted County laws and Charter amendments on a wide range of topics, including government organization, land use, housing, taxation, health and environmental regulation, and benefits programs. He looks forward to approaching County government from a constituent perspective.

**Beryl L. Feinberg** retired January 1, 2018, with almost 30 years of service. She entered Montgomery County Government service as a mid-level manager with a dual assignment as Aspen Hill Library Agency Head and departmental staff liaison for staff development. Because of severe FY91 budget cuts, she was RIFFed from the Libraries, but as the saying goes, 'when one door closes, another opens' and armed with an MBA from Maryland, she transitioned to a second career in public budgeting/finance/personnel duties. A welcoming Department of Addiction, Victim and Mental Health Services (DAVMHS, abolished in 1996 when Health and Human Services was created) provided the opportunity to acquire new skills, which led to positions in the Department of Health, Department of Health and Human Services, the Office of Management and Budget (14 years), and finally as Deputy Director of the Department of General Services. She worked with staff across the government, in both the Executive and Legislative Branches, and is grateful for her affiliation with the numerous dedicated and professional employees who every day demonstrated a deep commitment to public service and excellence.

While employed, Beryl began another adventure, running for political office and was elected and re-elected to serve on the Rockville City Council, sharing her knowledge of government best practices. She continues to serve in political office, so in many ways, she is not fully 'retired'.

**2018-2019 MCREA BOARD OF DIRECTORS**

Sara Harris – President	Barbara Garrard
Kathy Best – Vice President	Suzanne Hudson
Vacant/Rotating- Secretary	Barbara Kloc
John Hansman - Treasurer	Margaret Knill
Charles (Chuck) Beard	Charles (Chuck) Sherer
Irm Damazo	Deborah Snead
Michael Dennis	Lillian Snyder
Michael Faden+*	Rick Sullivan
Beryl Feinberg+*	
<b>+New Board Member</b>	<b>*Presidential Appt.</b>

*NEWS from . . . . .*

**MONTGOMERY COUNTY EMPLOYEE RETIREMENT PLANS (MCERP)**

**Montgomery County Employees' Retirement System (ERS) Status**

The audit of the Employees' Retirement System was recently completed with no management letter comments received from the external auditors. The funded status of the ERS has increased to 95.7% as of June 30, 2018 from the 94.4% at June 30, 2017.

**Social Security/Medicare Seminars**

Social Security Administration (SSA) representatives conduct quarterly onsite seminars for retirees and employees in the EOB Lobby Auditorium from 3:00 p.m. to 5:00 p.m. Of special importance to persons soon to turn 65 years of age, information will be provided about Social Security, Medicare, and the SSA's online services; questions will be addressed. The dates of the upcoming seminars are:

Wednesday, January 30, 2019      Wednesday, April 24, 2019

Please use the following link

**[www.SignUpGenius.com/go/5080E4EA4A62AA6F85-social1](http://www.SignUpGenius.com/go/5080E4EA4A62AA6F85-social1)**

to register or call 240-777-8230. Please include your name and if you will be bringing a guest. Parking is available across the street at the Council Office Building (COB). A parking voucher will be provided at the seminar.

NEWS from .....

OFFICE OF HUMAN RESOURCES (OHR)

The articles in this section by Karen Bass, Health Insurance Manager:

**New Dental Plan Carrier: CIGNA**

Effective January 1, 2019, CIGNA will be MCG's dental plan carrier. Retirees that have current MCG dental coverage are automatically enrolled in the CIGNA Preferred Provider Option (PPO) network. To search for participating providers, visit [www.cigna.com](http://www.cigna.com) or to better navigate their website, first go to: <https://www.montgomerycountymd.gov/HR/Benefits/RetireeDental.html#1> and click on the statement "Click **here** for assistance navigating Cigna's online PPO directory." You are likely to find your current dentist is already a CIGNA provider. **You and your dependents will automatically be enrolled with CIGNA under the same coverage you currently have.**

If you are not currently enrolled in MCG's dental plan, please note the two-year late entrant waiting period has been removed. You no longer need to wait two years to join a dental plan — you can join effective January 1, 2019 (by submitting an enrollment form by December 10, 2018). The enrollment form can be found here: <https://www.montgomerycountymd.gov/HR/Resources/Files/Benefits/2018%20ONGOING%20Retiree%20Election%20Form.pdf> or call 240-773-6471 (OHR at MC311) and place a service request for the form.

**New Vision Plan Carrier with Hearing Benefits: EyeMed**

Effective January 1, 2019, EyeMed will be MCG's vision plan carrier. To search for participating providers, visit [www.eyemed.com](http://www.eyemed.com). For tips on using EyeMed's online provider directory, visit How to Find a Participating Vision Provider on MCG's Retiree Vision page: <https://www.montgomerycountymd.gov/HR/Benefits/RetireeVision.html#1>

Here's a sample of EyeMed's providers:

- Lens Crafters;
- Pearle Vision;
- Target Optical;
- Sears Optical;
- JCPenney Optical

Also, with EyeMed's partner [AmplifonUSA.com](http://AmplifonUSA.com), the nation's largest independent hearing discount network, MCG will offer enhanced hearing benefits. The new discount will provide:

- 40% off hearing exams at thousands of locations around the country
- Discounted, set pricing on thousands of hearing aids, including the latest technology to hit the market
- Low price guarantee — if you find the same product at a lower price, Amplifon will beat it by 5%
- 60-day hearing aid trial period with no restocking fees
- One-year free follow-up care with unlimited appointments
- Free batteries for two years with initial purchase
- Three-year warranty and loss and damage coverage

**All retirees will receive this benefit at no cost.**

### **New Life Insurance Carrier: MetLife**

Effective January 1, 2019, MetLife will be MCG's life insurance carrier for Basic Life, Accidental Death and Dismemberment (AD&D), Optional Life and Dependent Life insurance. By changing to MetLife, MCG will offer the following new value-added services for all employees and retirees enrolled in Optional Life and Dependent Life\* insurance:

- Will Preparation Services offer you and your spouse unlimited face-to-face or telephone meetings with an attorney from Hyatt Legal Plans' network to prepare or update a will, living will, and Power of Attorney.
- WillsCenter.com helps you and your spouse prepare a will, living will, Power of Attorney and HIPAA Authorization at your own pace online.
- Estate Resolution Services provide estate representatives and beneficiaries with unlimited face-to-face legal assistance with probating your or your spouse's estates. Beneficiaries may also consult an attorney from Hyatt Legal Plans' network of participating attorneys.
- Funeral Assistance Services help simplify the funeral planning process for your loved ones and beneficiaries with assistance in locating funeral homes, florists, and local support groups. You will also receive 10% off funeral services.
- Grief Counseling provides you and your dependents up to five private counseling sessions, in-person or by phone, with a professional grief counselor to help cope with loss, whether it's a death, illness or divorce.

### **Important notes:**

- **You and your dependents will be automatically enrolled with MetLife under the same coverage you currently have.**

\*Referred to as Employee Supplemental Life Coverage and Dependent Supplemental Life Coverage by MetLife.

### Virtual Office Visits

These visits can be accessed via a computer that has a camera or by your mobile phone.

CareFirst, United Health Care and Kaiser Permanente offer video visit consultations for treatment of uncomplicated, non-emergency health concerns such as but not limited to:

Bronchitis; Cough/Sore throat; Sinus Infection; Diarrhea; Fever; Pinkeye; Cold/Flu;  
Respiratory Infection; Headache/Migraine

See below to access virtual visits (always call 911 or go straight to the emergency room if you have a life-threatening illness, injury or emergency!)

Provider/Access	Instructions
CareFirst Smart Phone	Download the app <b>CareFirst Video Visit</b> ; register; once registered, follow the prompts to select a physician with whom you will have a virtual visit; proceed.
CareFirst Personal Computer	On your browser's website enter <b><u>CareFirstVideoVisit.com</u></b> ; register; once registered, follow the prompts to select a physician with whom you will have a virtual visit; proceed.
Kaiser Permanente Smart Phone	Download the Kaiser app on your smart phone, register (if you have previously not done this step). Once the app is loaded and you login, select "appointments", and video visits will be an option.
Kaiser Permanente Computer	On your browser's website enter <b>health.kaiserpermanente.org</b> . If you have previously created an on-line account just enter your login and password. If you have not previously done this step, hit the "Register button" above the login information. Click on "Schedule Appointment", video visits will be an option.
United HealthCare Smart Phone	Download the Dr+OnDemand App or AmWell App. Register, once registered follow the prompts to schedule the virtual visit.
United HealthCare Computer	Register at Dr+OnDemand or AmWell. Register, once registered follow the prompts to schedule the virtual visit.

*(Editor's note: the IMPORTANT CONTACT INFORMATION, found on the back page of each new newsletter, is updated for your convenience. Consider saving the page until receipt of the following edition.)*

**IMPORTANT CONTACT INFORMATION**

**MCREA:** 1-866-929-9339 or 301-929-9339; website: [www.MCREAonline.com](http://www.MCREAonline.com) ; email: [MCREAMembership@gmail.com](mailto:MCREAMembership@gmail.com) or [PresidentMCREA@gmail.com](mailto:PresidentMCREA@gmail.com)  
**Montgomery County Government MC311:** 240-777-0311 or 311 (local)  
*For* **Montgomery County Employee Retirement Plans:** 240-777-8230;  
**Fax:** 301-279-1424; website: [www.montgomerycountymd.gov/retirement](http://www.montgomerycountymd.gov/retirement)  
**Fidelity** (Deferred Compensation Plan): 800-343-0860 or 240-777-8228;  
website: [fidelityonsite@montgomerycountymd.gov](mailto:fidelityonsite@montgomerycountymd.gov)  
**Massachusetts Mutual Life Insurance (Mass Mutual):** 800-743-5274;  
website: <http://retirement.massmutual.com/rsgovnp>  
*For Group/Health Insurance:* **MC311 OHR Customer Service:** *local:* 240-773-OHR1  
(240-773-6471); *toll free:* 1-877-613-5212; *also see:*  
<http://www.montgomerycountymd.gov/HR/Benefits/HealthInsurance.html>  
**CareFirst Blue Cross Blue Shield:** Member Services: 1-888-417-8385 [www.Carefirst.com](http://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](http://www.myuhc.com)  
**Caremark:** 1-866-240-4926 [www.caremark.com](http://www.caremark.com)  
**SilverScript** 1-866-249-6167 [www.mcg.silverscript.com](http://www.mcg.silverscript.com)  
**United Concordia (Dental):** 1-866-851-7564 [www.ucci.com/tuctcc](http://www.ucci.com/tuctcc) (enter "Mont")  
**National Vision Administrators (NVA):** 1-800-672-7723 [www.e-nva.com](http://www.e-nva.com)  
**Prudential Long Term Care Insurance:** 1-800-732-0416 [www.Prudential.com](http://www.Prudential.com)  
**ACSIA Long Term Care Insurance:** 410-455-4680 / 443-275-1764; [www.MCG-LTC.com](http://www.MCG-LTC.com)

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**MCREA**

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