



# MCREA

Montgomery County Retired  
Employees' Association, Inc.

## NEWSLETTER

November 2021

### PLAN NOW TO ATTEND:

*Next Year's MCREA in-person and virtual member meetings:  
June 8, 2022 and October 12, 2022 (time-to-be-determined)*

### MCREA'S 2021 TWO VIRTUAL MEMBER MEETINGS WERE HELD ON June 9, 2021 and October 13, 2021

(The two member meetings are summarized below with the two guest presentations updated representing the latest information.)

#### MEETINGS' SUMMARY

##### MCREA President's Welcome and Remarks

The virtual attendees at both meetings, representing 16 and 20 states respectively, were welcomed by President Sara Harris. Current Board members were introduced. Then Sara defined some of the important functions that she and the Board provide including: monitoring and communicating with the County Council and County Executive on retiree-related issues; responding to retiree emailed and phoned questions; communicating with retirees via the website, Facebook and newsletters; and communicating with prospective retirees during their retiree information seminars.

Sara explained that in the coming year Board Members would be tasked to one of the following special MCREA projects: Technology/Security; Records Retention, Review of Board Member Roles & Duties, and By-Laws Update. (Non-board member retirees were invited to join a project group that might be of special interest to them.)

The Board nominated Deborah Snead to serve another term as MCREA's representative on the Board of Investment Trustees & and the Consolidated Retiree Health Benefits Trust.

Sara thanked Board members for their work throughout the year with special thanks to outgoing member Chuck Sherer, who remains willing to help with special projects.

### **MCREA's Annual Business Meeting: June 9, 2021**

#### **MCREA Treasurer's Report**

John Hansman, our outgoing treasurer, reported that in year 2020 there are many 4-year and 5-year dues paid which could mean lower revenues for several future years. However, MCREA remains in stable financial footing. (Financial Report shared). Sara thanked John for his many years of faithful service and thanked and welcomed Christine Feintheil for accepting the call for new MCREA treasurer.

#### **MCREA Communications** - Suzanne Hudson

Suzanne requested that members "Friend" MCREA on Facebook in order to get timely information and refer often to our website [mcreaonline.com](http://mcreaonline.com)

#### **MCREA Board Elections** -Kathy Best, Vice President

Kathy requested that the membership affirm the following seven reappointments to new terms that expire in June 2023: Barbara Garrard, Beryl Feinberg, Charles (Chuck) Beard, Deborah Snead, Kathy Best, Margaret Knill and Rick Sullivan.

The following presidential reappointments for 1-year terms, expiring in June 2022 were made: Michael Faden, Christine Feintheil, and Fay Mixon.

The above business items were approved unanimously in an earlier meeting by the MCREA Board and at the virtual June 9<sup>th</sup> Member Meeting by the MCREA's membership.

\* \* \*

Sara then welcomed and thanked Linda Herman and Karen Bass, the MCREA Meetings two guest speakers. Some highlights from their presentations are noted below. Their June 9<sup>th</sup> and October 13<sup>th</sup> Power Point [presentations are available at MCREAonline.com](http://mcreaonline.com). [See the same for more details.](#)

#### **MCERP's Presentation**

##### **Linda Herman, Executive Director, Montgomery County Employee Retirement Plans**

Linda reported that the yearly COLA would be announced on June 10<sup>th</sup> and individual COLA letters would be sent to eligible retirees before July 1, 2021, the increment date. This year's COLA, an increase, will depend on many factors including: one's retirement group; when one began participation in the retirement system; the date one retired; if one had County service after 2011; if one is receiving disability benefits; and, if one is receiving a

termed vested benefit. For the first time, a 2.5% cap will be implemented for anyone who retired after 6/30/11 and had service after 6/30/11 as the COLA on that service is capped at 2.5% per the County's approved changes to the Plan in 2021.

Linda's Power Point presentation (available as noted above) included the following numbers as of **6/30/2021 and as reported at the 10/13/2021 member meeting**:

- *The Employees' Retirement System (ERS) had assets of \$5.5 billion.* It included 3,480 active members and 2,799 members in the Guaranteed Retirement Income Plan (GRIP-cash balance) as well as 6,326 retirees. The estimated funded status was **103%**, based on the actuarial value of assets and 116% based on the market value of assets.
  - The Retirement Savings Plan (RSP) had 4,388 active and inactive members and assets of \$706 million.
  - The Consolidated Retiree Health Benefits Trust (CRHBT - to pay for future retirees' health benefits) had assets of \$1.6 billion and was **49%** funded, actuarial with a 64% market value.
  - The Deferred Compensation Plan (DCP) had assets of \$612 million with 3,423 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., or access Fidelity at [fidelityonsite@montgomerycountymd.gov](mailto:fidelityonsite@montgomerycountymd.gov) or <https://nb.fidelity.com/public/nb/MCG/home>.
  - Personal financial planning and investment reviews are provided virtually and in-person to RSP, DCP, and GRIP participants as follows:
    - Cambridge Investment Research: 2-hour sessions. Call 410-557-7300. For RSP and DCP members only.
    - Fidelity Investments: 1-hour sessions: contact information is noted above.
  - For more information regarding your personal retirement plan and to download forms (address change, tax withholding, etc.), *Go to* [www.montgomerycountymd.gov/mcerp](http://www.montgomerycountymd.gov/mcerp), *Click on Retirees* or call 311 or 240-777-8230 and request the form(s).
  - If you submit an address change form, the address for both your pension and health insurance plans will be updated by MCERP.
  - If you are refinancing your home or purchasing a new one and need an Award Letter from the ERP for your mortgage company, contact MCERP. MCERP needs 48 hours to create and send the letter stating your pension amount and that it is payable for life.
  - See the latest on Social Security seminars in the MCERP section of this newsletter. See page 7.

## OHR's Presentation

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

Karen shared her PowerPoint Presentations via Zoom; they are both posted on the MCREA website at [mcreaonline.com](http://mcreaonline.com) and includes new insurance rates for Calendar Year 2022. See page 9.

Some of Karen's information is included below:

- OHR's Dependent Recertification Project deadline (referred to in the May 2021 newsletter) was September 17, 2021. Retirees/beneficiaries (R/Bs) not contacted by Bolton, an independent consulting firm retained by OHR, have no need to worry.

- The Silver Sneakers is not available to Montgomery County Retirees!

However, Retirees/Beneficiaries covered by CareFirst, United HealthCare, or Kaiser Permanente medical insurance plans have many additional free and/or discounted benefits not paid for by Montgomery County.

#### **Examples are:**

- **CareFirst:** Register at [carefirst.com/wellnessdiscounts](http://carefirst.com/wellnessdiscounts) and access **Blue365 (you may have to create a separate account)** to see offers to keep you healthy and happy such as 20% off at Reebok.com; discounted Jenny Craig products; basic gym membership at \$29/month; and discounted Heart Rate Monitors (Garmin and Fitbit) are available. Multiple deals are showcased in the following categories: Apparel and Footwear, Fitness, Hearing and Vision, Home and Family, Nutrition, Personal Care, and Travel. However, the following programs are not available to Medicare eligible MCG retirees: ShareCare, Personalized Health Timeline, Inspirations and Relax 360, Ask MD, and RealAge test.
- **United HealthCare:** Register at [RallyHealth.com/RallyMarketplace](http://RallyHealth.com/RallyMarketplace), use **Code: UHCMARKET** for discounts you might like: fitness gear, fitbit, bicycles, home delivery food service, entertainment. Survey provides recommendations to move more eat better, stress less, sync tracking device and join a challenge, earning virtual coins.
- **Kaiser Permanente:** Go to [KaiserPermanente.org](http://KaiserPermanente.org), click on **Health and Wellness** to sign-up for healthy lifestyle programs, get a wellness coach (via phone), join health classes, and reduced rates at fitness centers. Medicare Advantage Plans offer memberships at participating Silver&Fit fitness centers, routine eye exams, \$30 copays for preventive dental visits and transportation to medical appointments.

**See both of Karen's 2021 presentations for more details at [mcreaonline.com](http://mcreaonline.com).**

Sara closed the meetings by asking participants to provide feedback via email and optionally indicate how frequently they would like to have meetings. Although there are no current vacancies, if anyone is interested in becoming a Board member or being considered for a special project, please contact Sara Harris or any Board member.

Following the meetings, a “social time” was available to allow members to connect and chat with others they knew from County service.

**At the June 10, 2021 Board Meeting the following officers of MCREA were unanimously approved for the coming year.**

**2021-2022 MCREA BOARD OF DIRECTORS**

<b>Sara Harris – President</b>	Barbara Garrard
<b>Kathy Best – Vice President</b>	John Hansman
<b>Secretary – Rotation of Members</b>	Suzanne Hudson
<b>Christine Feintheil* - Treasurer</b>	Barbara Kloc
Charles (Chuck) Beard	Margaret Knill
Irm Damazo	Fay Mixon*
Michael Dennis	Deborah Snead
Michael Faden*	Lillian Snyder
Beryl Feinberg	Rick Sullivan
<b>*Presidential Appt.</b>	

**INTRODUCTION of CHRISTINE FEINTHEL, MCREA’s NEW TREASURER**

Christine Feintheil retired in 2019 after 14 1/2 years of county government service. She last served with RideOn, Division of Transit Services and previously worked for the Bethesda Chevy Chase Service Center as Bethesda Urban District Manager. That position dealt with the physical aspects of downtown Bethesda, from sidewalk problems, pedestrian issues, the tunnel and determining amounts to be charged to businesses for the county's landscape work. Earlier, she worked as a contract worker for the Master Recycler/Composter Program.

Christine has worked at all levels of government: federal (IRS), state (Pennsylvania), and county. She looks forward to using her skills and experience to advance MCREA in its work for county retired persons.

## **Recent Threat to Our Pension and Health Trust Funds Averted**

Read below to learn why it's important for **each retiree** to **join MCREA today**.

For those who aren't paid members and are reading about this for the first time, it's important you join MCREA (\$10/2 years) so you can help protect your retiree benefits. Go to [mcreaonline.com/membership.html](http://mcreaonline.com/membership.html) to join online or by mail using form included with the newsletter.

### Background:

In late spring, the MCREA Board of Directors became aware of a plan by Councilmember Evan Glass to introduce legislation in July that would have had an impact on our retirees' pension fund. The legislation would have dealt with divestment from fossil fuels.

The issue was not about a particular investment like fossil fuels. **It was about elected officials dictating how "our" money is invested.** The MCREA Board believes no legislation should be introduced/passed that interferes with the way our pension and health trust funds are invested and managed.

**The money in these funds belongs to retirees** who paid into the funds during their county service and county contributions that were part of our total compensation package.

In early July, the MCREA Board asked members of MCREA, for whom we have email addresses, to contact all councilmembers opposing any legislation impacting the investment policies of the pension and health trust funds.

MCREA President Sara Harris and MCREA Board Member Margaret Knill met virtually with Councilmembers and/or their senior staff to deliver the same message. They, including Councilmember Glass, assured us that they won't pass legislation that interferes with the fiduciary duties of the Board of Investment Trustees and their authorized funds managers to make the best decisions for our pension and health trust funds.

The MCREA Board of Directors, with a huge response from our members, helped avert the introduction of legislation that would have had an impact on our retiree pension and health trust funds. **Thanks to each of you for sending emails to Councilmembers!**

\* \* \*

## Information and Resources

### Death Notices

From time to time, MCREA receives requests to print Death Notices regarding a retiree in the newsletter. MCREA's Board of Directors does not believe this is appropriate for nor the purpose of the newsletter. When MCREA created a Facebook page, it was intended to have retirees use it to reach out to each other to share personal news and events.

We invite our members to use the MCREA's Facebook page in this manner. Go to: Montgomery County Retired Employees' Association, Inc. If you are not a Facebook user and would like to announce someone's death or other event, please send your information to: [MCREAMembership@gmail.com](mailto:MCREAMembership@gmail.com)

### Property Tax Credit for County Seniors

Montgomery County Property Tax Credit for Residents Age 65 and over and Retired Military Service Members and their Surviving Spouses.

Bill 42-16 provides a five-year property tax credit for residents age 65 and older who:

- have owned and lived in the same house for at least 40 consecutive years, with a property assessment of \$650,000 or less,
- have retired from one of the United States' Armed Forces (Military Retiree), with a property assessment of \$500,000 or less,
- is the surviving spouse of a military retiree 65 or older and not remarried.

For details, restrictions, and the *Application\** due by *April 1, 2022 for the 2022 property tax year* go to <http://www.montgomerycountymd.gov/finance/bill-42-16.html>.

\*Application form to be updated by January 2022.

NEWS from

MONTGOMERY COUNTY EMPLOYEE RETIREMENT PLANS (MCERP)

### Social Security/Medicare Seminars

The Social Security Administration (SSA) will continue to conduct virtual seminars for Montgomery County employees and retirees, important for those who are considering when to apply for social security benefits. A SSA representative will provide information about Social Security, Medicare, their online services and will be available to answer questions virtually.

The seminars for the year 2022 are planned for 2/9, 6/8, and 11/2 from 2 to 4 pm. Email or call MCERP to register. See *Important Contact Information* on page 12 of this newsletter.

MCERP will send a reminder email two weeks before the seminar to confirm your appointment. Register soon. Appointment slots are quickly filled.

*NEWS from*

OFFICE OF HUMAN RESOURCES (OHR)

### Rate Changes for Calendar Year 2022

#### Insurance Rates for Calendar Year 2022

- No Increases for Prescription Drug
- No Increases for Medical or Prescription in the Past 2 years
- Rates are now available on the retiree website (instructions in box below)
- Medical Plans:
  - Indemnity – 0%
  - CareFirst High and Standard Options – +9%
  - Kaiser Non-Medicare – +5.6% Kaiser Medicare - -7.9%
  - UHC – +5.8%
- Dental Plan:
  - Self (\$1.69 + more/month)
  - Self + 1 (\$1.54 + more/month)
  - Self + Family (\$2.22 + more/month)
- There are no plan or vendor changes for the 2022 plan year. However, across the nation, healthcare rates continue to rise. MCG is not exempt. For the past eight years, the County has managed to hold overall rate increases across all plans at less than 5% and for the past two years, there have been no employee cost increases on the medical and Rx plans. For 2022, the cost that both the County pays and you pay will increase for medical and PPO dental plans. However, the County will continue to make generous employer contributions based on the cost-share retirees elected.

### **To Change Your Insurance Benefits Any Time During the Year:**

Go to [montgomerycountymd.gov/HR/Benefits/RetireeHealth.html](http://montgomerycountymd.gov/HR/Benefits/RetireeHealth.html) Changes received by the 10<sup>th</sup> of the month are effective the 1<sup>st</sup> of the following month.

Scroll down to find the 2022 insurance Rates by Cost Share (multiple pages) and the Health and Life Insurance Retiree Election Form; by Thanksgiving OHR will mail retirees their individual 2022 insurance fact sheet with their Cost Share.

Complete the Form by indicating your choices, sign the Form electronically by clicking on the signature line.

*If unable to electronically send the Form to OHR, use one of following methods:*

**In person:** Use OHR Dropbox in lobby of 101 Monroe St., 7<sup>th</sup> floor, Rockville.

**Fax:** 240-777-5131

**Encrypted Email:** [OHR.HIT@montgomerycountymd.gov](mailto:OHR.HIT@montgomerycountymd.gov)

**Mail:** The Office of Human Resources, 101 Monroe St., Rockville, MD 20850

**You can also call MC311 to request that the *Health and Life Insurance Retiree Election Form* be mailed to you.**

### **EyeMed**

EyeMed, retirees' current County vision plan offered at no cost to you, is a discount plan, not insurance. Retirees are not enrolled and are not issued identification (ID) cards. Call **Member Services (866-801-1479)** to find **participating independent doctors or chain providers**, such as **Target, Pearle Vision and Lenscrafters**. You will be provided with the names of multiple providers in or near your zip code.

**EyeMed Doctors/Providers** can call **800-521-3605** to obtain retirees' plan discount information; tell them your County Discount Plan group number is **1018309**.

Go to <https://tinyurl.com/y2ebyx9c> to view the Plan's specifics re: Vision Care Services and Materials as well as Member Costs.

Also, of course, "shop around," costs may be lower elsewhere.

Your MCREA President's End of Year Remarks:

I hope you are enjoying autumn's glorious nature wherever you are!

This year MCREA Board members met with elected officials and now are updating bylaws, technology and archives.

Members (Retirees and Beneficiaries), please ensure MCREA has your current email address and dues; it makes a big difference when promptly contacting you is necessary. An example is scheduling the October 13 virtual MCREA fall Member Meeting for which over 250 registered, a record! Retirement plan and health benefit information was presented; see details in this newsletter and online at <http://www.mcreaonline.com/>.

Looking at 2022:

-MCREA meets on June 8 and October 12 (time-to-be-determined)

-2022 is election year in Maryland and 2 additional Councilmembers, a total of 11, will be elected in Montgomery County. We expect to meet with them to discuss and inform about MCREA and its interests.

Take care of yourself, keep your email and dues current with Membership. Let us know your interests and consider helping with a MCREA special project or serving on the Board.

Wishing you good fun and meaningful moments throughout the Thanksgiving and holiday seasons!

Sara

**IMPORTANT CONTACT INFORMATION continued and formerly on the last page of the newsletter:**

**Cigna (Dental): 1-800-244-6224 [www.cigna.com](http://www.cigna.com)**

**EyeMed: 1-866-801-1479 or 800-521-3605 [www.eyemed.com](http://www.eyemed.com); the Discount Plan # is 1018309**

**Amplifon (Hearing): 1-888-784-6050 [www.AmplifonUSA.com](http://www.AmplifonUSA.com)**

**Prudential Long-Term Care Insurance: 1-800-732-0416 [www.Prudential.com](http://www.Prudential.com)**

**ACSI Long Term Care Insurance: 410-455-4680 / 443-275-1764; [www.MCG-LTC.com](http://www.MCG-LTC.com)**



## MEMBERSHIP APPLICATION

Please **PRINT CLEARLY** or Use an Address Label

RETIREE: Last Name \_\_\_\_\_ First \_\_\_\_\_ M.I. \_\_\_\_\_

Spouse (optional): First Name \_\_\_\_\_ Last Name (if different from above) \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone: Home (\_\_\_\_\_) \_\_\_\_\_ Cell (\_\_\_\_\_) \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

**Thank you for your support!**

MCREA holds this information in confidence. It is not shared or sold to other groups or organizations.

For additional information about annual meetings, health insurance, newsletters, helpful contact information, and much more, please visit: [www.mcreaonline.com](http://www.mcreaonline.com)

**f** Find us on Facebook:  
*Montgomery County Retired Employees' Association, Inc.*

**Application is for:**  New  Renewal

Dues are \$10.00 for 2 years per County retiree.

Enclosed are dues for:

2 years, \$10.00  4 years, \$20.00

5 years, \$25.00

Check #: \_\_\_\_\_

Date on check: \_\_\_\_\_

*Please make your check payable to MCREA.*

Enclose your check with this completed form and mail to:

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

**IMPORTANT CONTACT INFORMATION**

**MCREA: 301-929-9339; website: [www.MCREAonline.com](http://www.MCREAonline.com); emails: [MCREAMembership@gmail.com](mailto:MCREAMembership@gmail.com) or [PresidentMCREA@gmail.com](mailto:PresidentMCREA@gmail.com)**  
**Facebook:** Montgomery County Retired Employees' Association, Inc.  
**Montgomery County Government MC311: 240-777-0311 or just 311 (local)**  
**For Montgomery County Employee Retirement Plans: 240-777-8230;**  
**Fax: 301-279-1424; website: [www.montgomerycountymd.gov/mcerp](http://www.montgomerycountymd.gov/mcerp)**  
**Fidelity (Deferred Compensation Plan): 1-800-343-0860 or 240-777-8228**  
**For Group/Health Insurance: 240-773-6471 (OHR at MC311); also visit [www.mc311.com](http://www.mc311.com) or [www.montgomerycountymd.gov/HIret](http://www.montgomerycountymd.gov/HIret)**  
**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)**  
**See page 10 for more contact information**

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

**MCREA**

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