



# MCREA

Montgomery County Retired Employees' Association, Inc.

March 2013

DUES ISSUE

**ANNOUNCING: Annual Meeting– Tuesday, June 4, 2013, 7– 9 p.m., COB Auditorium**  
**Important: Please mark calendars, no further notices!**

Guest Speakers:

Belinda Fulco, Benefits Manager, Office of Human Resources

Linda Herman, Executive Director, Montgomery County Employee Retirement Plans  
(CareFirst & Caremark representatives will be onsite for individual questions)

## CHANGES TO MCREA BYLAWS AND ARTICLES OF INCORPORATION

Every corporation has two essential governing documents, Articles of Incorporation and Bylaws. MCREA has a third document, a Constitution. When Barbara Garrard became President last June, she reviewed the Bylaws and found that some provisions were not clear or not consistent with how the Board wanted to operate. A committee of six Board members was formed to update the Bylaws. As part of this effort, both the Constitution and Articles of Incorporation were reviewed. It was determined that the Constitution was not needed and that the Articles need updating.

The committee's work was unanimously approved by the Board on January 16, 2013. This newsletter article serves as official notice of the changes, and ratification by the membership will be requested at MCREA's annual meeting on June 4, 2013.

The major changes to the Bylaws are:

1. The Constitution's statement of purposes has been moved into the Bylaws. The Constitution has been deleted after receiving legal advice to do so.
2. The definition of membership has been clarified to be "individuals currently receiving benefits from Montgomery County employee retirement plans and/or retiree group insurance." This will cover retirees/spouses who may only receive group insurance.
3. Amendments to the Bylaws require approval first by the Board and then by the membership at meetings with reasonable notice.

4. Voting procedures are clarified to provide that approval is by a majority of those present and voting for both Board and membership meetings. For Board meetings, a quorum of a majority of Board members is necessary to take actions. Robert's Rules of Order must be followed and the process is clarified for voting by Board members who cannot attend a meeting.
5. Language is simplified and items are reordered for greater readability.

The changes to the Articles of Incorporation are:

The Board believes that both Board and membership votes should be decided by a majority of those members present and voting at a meeting. Achieving this objective requires changes to the Articles, which currently have different rules for approval of amendments to the Bylaws and to the Articles.

A review of the Articles found that the language was redundant and difficult to follow. There were also a variety of typographical and punctuation errors. Therefore, as with the Bylaws, the committee undertook to rewrite the Articles in plain language and in the format currently recommended by the State.

The old and the new Bylaws and Articles are posted for comparison on the MCREA web site: <http://www.mcreaonline.com>.

If you do not have web access and desire printed copies, please contact the Board at MCREA, P.O. Box 73, Rockville, MD 20848-0073 or phone 301-929- 9339 or toll free 1-866-929-9339. Also, contact us if you have questions or comments.

*NEWS from . . . . .*

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

**Retiree Information Changes**

All changes related to addresses, direct deposit, or Federal and Maryland state taxes need to be communicated by retirees in writing to MCERP. To download a form to make any of these changes, visit the MCERP website at <http://www.montgomerycountymd.gov/mcerp>, click on the tab Retirees and then click on Forms. Retirees who participate in the County's insurance plans, whether receiving an annuity payment or not, will need to download this form to change their address. If you do not have access to a computer, please call 1-877-613-5212 and a form will be mailed to you. All changes must be made in writing and mailed to MCERP, 101 Monroe Street, 15th floor, Rockville MD 20850 or faxed to 301-279-1424. MCERP cannot take changes via the telephone.

MCERP anticipates offering retirees the option to change their address and Federal tax withholding as well as view their pay information online in the near future via a personal logon ID and password. Once testing of the new system is completed, you will receive notification from MCERP and your login information will be sent to you.

**Tax Statements**

All retirees who retired prior to February 2012, and who are currently receiving their payments directly from Montgomery County, will receive two 1099R tax statements for 2012. Aetna's 1099R will reflect the payments you received for January and February 2012 and the payments you received from March 2012 through December 2012 will be shown on the 1099R from MCERP. If you have not yet received your 1099R, please contact MCERP at 1-877-613-5212 or Aetna at 1-800-952-27000.

**Retirement Plans Annual Report**

The ERS' investment return for the year ended June 30, 2012 was a gain of 5.30% compared to the 7.5% return assumed in the annual actuarial valuation and our policy benchmark of 5.38%. This return ranks in the top decile (better than 90% of the returns achieved by other pension plans) of peer universes that include hundreds of pension plans across the country of similar size. For the three and five year periods, the ERS' performance ranked in the top 25% of the peer universes. The Board of Investment Trustees continues to focus on the diversification of the investment program and the prudent management of risk. To obtain a copy of the report, please visit the website at [http://www.montgomerycountymd.gov/mcerp/Resources/Files/2012\\_Annual\\_Report.pdf](http://www.montgomerycountymd.gov/mcerp/Resources/Files/2012_Annual_Report.pdf) or call the Board's office at 240-777-8220.

In addition, the Board recently announced that Fidelity Investments had been selected to replace ING as recordkeeper for the Deferred Compensation Plan. This will result in lower fees being paid by participants and additional investment and financial planning resources being available.

*NEWS from . . . . .*

**OFFICE OF HUMAN RESOURCES (OHR)**

**Parity for Mental Health and Substance Use Disorder Benefits**

In early February, the OHR Benefits Team sent a special mailing to the homes of most retirees\* who are eligible for medical and prescription plans. The mailing contained a cover letter that announced, as of January 1, 2013, parity for mental health and substance use disorder benefits is now available through the County's health plans. This means that mental health and substance use disorder benefits are provided under the same terms as other medical/surgery benefits within each health insurance plan. For example, each health plan now offers the same office visit copayment for mental health and substance use disorder treatment as it does for office visits to a primary care physician. The mailing also contained the Summary of Benefits Coverage (SBC) for most health plans available to retirees through the County as required under the Patient Protection and Affordable Care Act of 2010.

**\*Important:** CareFirst BlueCross BlueShield Indemnity Plan participants did not receive this mailing for two reasons: 1) the Plan already offers parity for these benefits, and 2) the requirement to provide SBCs does not apply to retiree-only health plans.

The SBCs, as well as an updated 2013 Group Insurance Summary Description, are available on the OHR website's Retiree Health Insurance page at <http://montgomerycountymd.gov/ohr/benefits/rgi/retireebenefits.html>. View the "Legally Required Documents" section. Copies of these documents can be downloaded from the website or are also available upon request at any time by contacting the OHR Benefits Team at 240-777-5120, emailing [benefits@montgomerycountymd.gov](mailto:benefits@montgomerycountymd.gov) or visiting the Office of Human Resources, 101 Monroe St, 7th Floor, Executive Office Building, Rockville, MD 20850.

### **The Online Health Insurance Contacts List**

On the last page of each MCREA newsletter, a list of health insurance and other handy contacts is available (as space permits). While this list is updated each issue, the OHR Benefits Team would like you to know that the most current listing of health insurance providers, which includes some handy tips on how to locate participating providers, is always available by visiting the OHR website at [www.montgomerycountymd.gov/ohr](http://www.montgomerycountymd.gov/ohr). Click the Benefits drop-down menu at top left, choose the Retiree Health Insurance page, and then open the Health Insurance Contacts list that appears at top right.

### **Seeking Volunteers to Test New Online Retiree Health Insurance Estimators**

The OHR Benefits Team is beginning to develop a set of special online health insurance estimators designed for retirees to use in understanding their medical, prescription, dental and vision rates. One estimator will assist retirees who experience a qualifying life event and may need to change coverage; it will calculate the total new monthly rates for the retiree depending on which combination of plans are chosen. A second estimator, to be offered during Open Enrollment, will enable retirees to model various health insurance combinations to compare present year plan rates to upcoming year rates to see any differences in total monthly costs.

Your input regarding these new online tools would be greatly appreciated. If you would like to participate in the design and testing of these new online tools, please contact the OHR Benefits Team at [benefits@montgomerycountymd.gov](mailto:benefits@montgomerycountymd.gov) and title your email "Retiree Health Insurance Estimator Test Group," and please include your telephone number and area code and the best time to contact you. Thank you in advance to everyone who would like to participate!

### **THANK YOU FOR SERVING**

Our thanks to retired Board member Donna Brand who served with the Board since 2005. Most recently, Donna was one of our call takers, reviewing voice mail messages on MCREA's 800 line to help expedite getting your questions answered or comments relayed to the Board of Directors.

### **MCREA NEWSLETTER EDITOR NEEDED!!**

Experienced or interested in preparing a newsletter? This might be the right time!

MCREA needs a new editor starting with the fall 2013 newsletter.

Opportunities to:

- Communicate with OHR (insurance) and MCERP (pension & deferred comp) and be one of the first to know about upcoming benefits and procedural changes
- Become a MCREA Board member or work from home if you live out of town
- Learn about newsletter preparation from our current editor

Requirements:

- Willingness to commit to part-time involvement for a few weeks, twice per year
- Ability to work with County staff and MCREA Board to obtain, coordinate and edit articles, and see the process through OHR review and print shop publication
- Limited computer skills, specifically email, documents and basic spreadsheets and good organizational skills

Questions? Please contact Marilyn Mitchell by email at [MCREANewsletter@gmail.com](mailto:MCREANewsletter@gmail.com)

### **MEMBERSHIP DUES ARE DUE**

#### Please Join MCREA and Keep Your Membership Active

It is time to renew your annual membership with MCREA. If you are not a dues-paying member already, please consider joining for an annual fee of \$5. An application to join or renew is at the end of this newsletter.

Your MCREA membership allows you to stand up and be counted among the retirees who are staying attuned to County Government happenings. The annual fee goes toward meeting the Association's primary expense for printing and mailing your newsletters. Your hard-working Board is all-volunteer, but we also need your participation in the form of membership. We encourage retirees who do not have a paid membership to join now.

Note: We are accepting dues payments for one year or up to five years, year 2017. Please retain your record of payment so you will know when your individual dues expire. Although we have the information as well, we cannot always efficiently respond to members' inquiries. If you leave a voice message on our 800 line, a Board member will check and get back to you.

<b>MCG Insurance Enrollment Statistics as of 1/7/13</b>							
<b>Retirees</b>	<b>Medical Plans</b>						
	<b>CareFirst Indemnity</b>	<b>CareFirst Point-of-Service (POS)</b>				<b>Kaiser w/Rx</b>	<b>UHC</b>
		<b>High</b>	<b>Std.</b>	<b>High OOA*</b>	<b>Std. OOA*</b>		
<b>Non-Medicare</b>	78	886	51	315	36	137	438
<b>Medicare</b>	807	1087	98	407	30	110	265
<b>Total Retirees (includes Survivors)</b>	<b>885</b>	<b>1973</b>	<b>149</b>	<b>722</b>	<b>66</b>	<b>247</b>	<b>703</b>
<b>Retirees</b>	<b>Concordia Dental Plan</b>			<b>*Out of Area</b>	<b>CAREMARK Rx Plan</b>		
				<b>NVA Discount Vision</b>	<b>High Rx</b>	<b>Std. Rx</b>	
<b>Non-Medicare</b>	2018			1511	908	804	
<b>Medicare</b>	3080			1609	1153	733	
<b>Total Retirees (includes Survivors)</b>	<b>5098</b>			<b>3120</b>	<b>2061</b>	<b>1537</b>	

**LITERACY COUNCIL’S CALL FOR VOLUNTEERS**

The Literacy Council of Montgomery County (LCMC) has been helping adults in Montgomery County learn to read, write and speak English for the past 50 years. It’s an excellent, well-managed organization that really benefits the county. The Council transforms the lives of over 1500 adults each year by teaching language proficiency, building life skills and fostering community involvement. Although Montgomery County is perceived as an affluent community, there is a significant need for literacy training. LCMC helps adults who need English as a Second Language instruction, as well as English speaking adults who read and write below a fourth-grade level.

Over 200 adults are currently on the Literacy Council's waiting list, and currently the Council has about 700 active tutors who work with 1,100 students from all over the world and within the United States. It is seeking 100-200 new tutors to help deal with the backlog of students on the waiting list.

LCMC’s tutors come from all over the Washington metro area, but all of the students live or work in Montgomery County. Each tutor has one or two students, and tutors two hours per week. There is about two hours of preparation each week. LCMC provides prospective tutors with a one-hour information session, followed by 12 hours of training in two sessions. Tutors and students meet in libraries or other public places. No experience is needed – just the willingness to help adults achieve literacy skills. For more information, please contact the Literacy Council at 301-610-0030 or visit its website at [www.literacycouncilmcmd.org](http://www.literacycouncilmcmd.org).

M C R E A  
P.O. Box 73  
Rockville, MD 20848-0073

**2013 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: \_\_\_\_\_  
*(Print Clearly)*

Application is for: Renewal \_\_\_\_\_ or New \_\_\_\_\_ Date : \_\_\_\_\_

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

Dues are \$5 per calendar year per County retiree. Enclosed are dues for:

1 year (\$5.00) \_\_\_\_\_ 5 years (\$25.00) \_\_\_\_\_ Other \_\_\_\_\_

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.

Any dues payment in excess of 5 years will be considered a contribution to MCREA.

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

**IMPORTANT CONTACT INFORMATION**

MCREA Toll Free: **1-866-929-9339** or **301-929-9339**

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

**For Retirement Plans:** Montgomery County Employee Retirements Plans: **1-877-613-5212**  
or (Fax) **301-279-1424** or <http://www.montgomerycountymd.gov/mcerp>

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

Hartford (Deferred Comp Plan): **1-800-255-2464** or **240-304-7720**

**For Group/Health Insurance:** Benefits Team Direct Line: **240-777-5120**  
or (Fax) **240-777-5131** or email [benefits@montgomerycountymd.gov](mailto:benefits@montgomerycountymd.gov)

CareFirst Blue Cross-Blue Shield: Indemnity Plan and Point-of-Service Plans 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**  
<http://my.kp.org/mida/county>

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)

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)

This newsletter is published by: Montgomery County Retired Employees' Association, Inc.  
P.O. Box 73, Rockville, Maryland 20848-0073. Editor: Marilyn Mitchell. Telephone: 301-929-9339 <http://www.MCREAonline.com> We welcome your suggestions for our newsletter.

**MCREA**

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