



# MCREA

Montgomery County Retired  
Employees' Association, Inc.

## NEWSLETTER

May 2019

***Flash:*** The Annual Active Aging Expo will take place on May 6, 2019 at the Activity Center at Bohrer Park, Gaithersburg, MD from 9:00 a.m. - 2:00 p.m.

***Remember:*** Retirees and Beneficiaries May Change Their Health Insurance Benefits at Any Time During the Year.

### **ANNOUNCING: MCREA's Annual Meeting**

Thursday, June 6, 2019, 7 – 9:00 p.m., COB 3<sup>rd</sup> Floor Council Hearing Room

**PLEASE MARK YOUR CALENDAR! POSTCARDS WILL NOT BE SENT THIS YEAR!**

#### **Guest Speakers:**

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

**Robert Goff**, Retirement Benefits Manager, MCERP

**Karen Plucinski**, Acting Director, Office of Human Resources

**Karen L. Bass**, Health Insurance Team Manager, OHR

**Representatives** from CareFirst, Kaiser, United Health Care, Cigna, EyeMed, Amplifon, the Direct Bill Administration and Ronald Seegers, Fidelity Investments **will be available from 5:45 p.m. to 6:45 p.m. (COB 2<sup>nd</sup> floor) to speak with and answer retirees' questions.**

**Meet and greet fellow retirees and enjoy light refreshments at the same time.**

**MCREA's Annual Business Meeting follows immediately after presentations.**

**President's Updates and Issues**

**Treasurer's Report**

**New and Renewal of Board Members' Terms**

**Other**

**Please remember: All visitors to the COB must pass through a metal detector.**

**Hand held items will be passed through an x-ray machine.**

**FROM YOUR MCREA PRESIDENT – Sara Harris. . .**

A few words about the fine MCREA Board serving you:

- On your behalf, 17 Board members monitor benefits, budget and pension details and provide members with alerts to respond when necessary.
- Board members represent a breadth of experience and knowledge of the County, having retired from a wide variety of county departments.
- Each newly elected Councilmember was contacted and efforts made to meet with and introduce MCREA, discuss interests of county retirees and become acquainted with each new Councilmember's expertise and interests.
- In April, the MCREA Board hosted a lunch meeting with the County Council, an important opportunity to exchange information and build on relationships, highlighting MCREA interests, including funding, budget and benefits.

We appreciate your calls and emails, our opportunities to be informed of your interests, concerns and successes.

Thank you.

**IS THIS YOUR YEAR TO SUPPORT YOUR NEWSLETTER COSTS?**

Each year MCREA asks its retirees and beneficiaries to help cover the printing and mailing costs of the MCREA newsletter by paying their dues. Since the basic dues are \$10.00 every 2 years, this affects members only once every other year (however, some members may choose to pay up to 4 years at a time.)

If this is your year to pay or you have never paid before or you have allowed your dues to lapse, please do so now! If you are unsure when you last paid your dues, send an email to **MCREAmembership@gmail.com**; you will receive an email with the status of your dues.

**Two Ways to Pay Your Dues:**

1. Please complete the membership application on **page 11** include your email address or indicate you do not have one or do not wish to share it; mail your check to the address indicated. Providing your legibly written email address enables MCREA to send you an email should a time sensitive issue regarding your retiree benefits arise. You will also receive a friendly email reminder when your membership dues expire.

2. You may now pay your dues via PayPal by using your credit card. Go to <http://www.mcreaonline.com/membership.html> and follow the instructions. You will be charged a small fee of \$0.75 whether you choose to pay **2, 4, or 5** years. If you have questions about your payment, send an email to [MCREAMembership@gmail.com](mailto:MCREAMembership@gmail.com).

**REMEMBER:** Your membership dues help cover MCREA's costs, **KEEPS YOUR ASSOCIATION STRONG** and **YOU** informed. Thank you very much for your participation!

#### **A MESSAGE FROM THE RETIRED EMPLOYEES' REPRESENTATIVE TO BIT AND CRHBT**

My name is Deborah Snead. I am one of 13 members of the Board of Investment Trustees (BIT) and one of 19 members of the Consolidated Retiree Health Benefit Trust (CRHBT). Although I represent retired employees, my job as a trustee is to act in the best interest of all and make decisions that treat all participants and beneficiaries fairly and objectively.

These Boards oversee the investment programs for the County's retirement plans and retiree health benefits. The County established these trusts to accumulate the funds needed to meet future obligations. With the help of the talented professional staff and consultants, the trustees determine asset class allocations and monitor investment performance. The goal is to maximize returns and ensure long-term stability.

A great deal of information on the BIT and CRHBT can be found on the County's website: [www.montgomerycountymd.gov/mcerp](http://www.montgomerycountymd.gov/mcerp) At the top of the page, Click on the word Trustees.

I encourage you to read the "Employee Retirement Plans – 2018 Popular Annual Financial Report" at [www.montgomerycountymd.gov/mcerp/Resources/Files/FY18%20PAFR\(1\).pdf](http://www.montgomerycountymd.gov/mcerp/Resources/Files/FY18%20PAFR(1).pdf)

#### **INTRODUCTION OF NEW MCREA BOARD MEMBER**

**Evelyn "Fay" Mixon** began her career with Montgomery County Government at the Health Department's Chest Clinic in 1976. She transferred to the Office of Human Rights in 1978. She retired in 2008, as the department's Information Technology Specialist, after 32 years of service. Fay also served on the Office of Human Resources' Diversity Council for many years, during which time she worked to help create the County's Upward Mobility Program. She looks forward to serving on the Board as Secretary.

### MCREA's WEBSITE IS NEAR COMPLETION

MCREA has been in the process of updating its website for some time now. Perhaps you have noticed the new look and logo of this newsletter and the membership application which reflect the website update process. The update of Facebook will follow.

The final stage includes the updating of all current information and adding new categories. The newsletter section of the website will become the archives for all of MCREA's newsletters. Thus, retirees may research back editions for articles/information, for example, from the Office of Human Resources regarding insurance benefits.

The website, [www.mcreaonline.com](http://www.mcreaonline.com), will be finalized before MCREA's Annual Meeting, June 6, 2019. Take a look!

### RESOURCE:

**2-1-1 Maryland** is a partnership of four agencies working together to provide Maryland residents simple access to health and human services information and other important community services. 2-1-1 is an easy to remember telephone number. Specially trained call specialists answer calls 24 hours a day, every day of the year.

### *NEWS from*

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

### Montgomery County's Retirement Plans

Shown below is a summary of each of the retirement plans sponsored by Montgomery County: the Employees' Retirement System (**ERS**), the Retirement Savings Plan (**RSP**) and the Guaranteed Retirement Income Plan (**GRIP**). The County also sponsors two Deferred Compensation Plans (**DCP**), the County DCP and the Union DCP, whereby employees can defer additional income. Oversight of the administration of both the benefits provided by the Plans as well as the investment program is performed by the Montgomery County Employee Retirement Plans' Staff (**MCERP**).

**MCERP's** website at [www.montgomerycountymd.gov/retirement](http://www.montgomerycountymd.gov/retirement) contains specific information on each Plan. A short description of each retirement plan follows:

**ERS:** Defined Benefit Plan which began in 1965 and was closed in 1994 to all employees who were non-uniformed public safety. Employees and the County both contribute to the plan. If eligible for a pension, benefits are paid monthly. The ERS was 96% funded as of June 30, 2018.

**RSP:** Defined Contribution Plan which began in 1994 for all non-uniformed employees. Employee account balances include both employee and County contributions during employment, as well as investment earnings. Distribution options at termination include: lump sum, rollovers, purchase of an annuity (if eligible) from either the ERS or a third party vendor. Terminated employees may leave their account balance with the RSP and take periodic distributions. Distributions must begin at 70 ½.

**GRIP:** Cash Balance Plan which began in 2009 for all non-uniformed employees. Employee account balances include both employee and County contributions during employment, as well as earnings based on a stated interest rate. Terminated employees may leave their account balance with the GRIP, however, the total account balance must be distributed at 70 ½. Periodic distributions are not permitted.

The participation in the County's retirement plans on as of June 30, 2018 is shown in the chart below:

	Employees' Retirement System	Retirement Savings Plan	Guaranteed Retirement Income Plan	County Deferred Compensation Plan
Active Members	3,886	3,516	2,118	2,184
Retirees & Beneficiaries	6,615	N/A	N/A	N/A
Terminated-still participating	489	1,013	304	1,107

### **MCERP's New Website**

The Montgomery County Employee Retirement Plans have launched a new website designed to provide employees and retirees access to important information related to the County's retirement plans as well as upcoming seminars on topics such as Social Security and investment and financial planning. In addition, the website has links to the forms retirees need to process changes for: Federal and Maryland state taxes, address, or updates to banking information for direct deposits. Please visit the website at [www.montgomerycountymd.gov/retirement](http://www.montgomerycountymd.gov/retirement) for more information or call 240-777-8230 if you have questions.

### **Social Security/Medicare Seminars**

Social Security Administration (SSA) representatives conduct quarterly onsite seminars for retirees and employees in the EOB Lobby Auditorium from 10:00 a.m. to 12:00 noon. **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 remaining 2019 seminars are:

Wednesday, June 26, 2019

Tuesday, September 24, 2019

Tuesday, November 12, 2019

To register to attend a seminar, please email MCERP at [retirement@montgomerycountymd.gov](mailto:retirement@montgomerycountymd.gov) or call 240-777-8230. Please include your name, the session you would like to attend 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)**

### **New EyeMed Vision Discount Plan for Retirees**

Effective January 1, 2019, EyeMed is administering the Insight Vision Discount Plan. This plan is offered to all retirees at no cost. Retirees are not enrolled, since this is a discount plan and not insurance. Unlike NVA, the previous vision discount plan administrator, Eyemed does not issue identification (ID) cards. If you like, you may include a copy of the generic Eyemed ID card, shown on the next page, in your wallet or purse.

To receive the discount, you must utilize a participating provider, such as JCPenney, Sears, Target, Pearle Vision and Lenscrafters. There are also many independent providers that participate as well. The discount plan number is **1018309**.

EyeMed Member Services Phone Number: **866-801-1479**

EyeMed Doctors/Provider Services Phone Number: **800-521-3605** (for participating providers to obtain plan discount information)

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

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: \_\_\_\_\_

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**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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**Enhancement to Dental Coverage**

Effective January 1, 2019, CIGNA is administering the County’s dental plan. With the move to CIGNA, dental plan participants now receive a progressive maximum benefit. This means that you will be eligible for an increased annual benefit if you receive preventative services. Preventive dental services include routine oral exams, X-rays, cleanings, sealants, and fluoride treatments. The previous annual maximum was \$2,000 per calendar year, per covered individual. Here’s how it works.

Year 1: Your calendar year maximum benefit remains the same.

Year 2: Your benefit increase is contingent upon receiving preventive services in Plan Year 1.

Year 3: Your benefit increase is contingent upon receiving preventive services in Plan Years 1 and 2.

Year 4: Your benefits increase is contingent upon receiving preventive services in Plan Years 1, 2 and 3.

<b>Calendar Year Maximum Benefits</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Applies to I, II, III and IV expenses	Year 1: \$2,000	Year 1: \$2,000
	Year 2: \$2,100	Year 2: \$2,100
	Year 3: \$2,200	Year 3: \$2,200
	Year 4: \$2,300	Year 4: \$2,300

*The progressive maximum benefit is limited to an additional \$100 combined with in- and out-of-network benefits.*

*Tip:* To have access to the additional dollars next year (2020), be sure to receive your teeth cleanings in 2019 and all upcoming years. Remember, cleanings are covered at 100% with no deductible. Check with your dental provider to determine the number of cleanings you should have each year.

Note: All retirees who were enrolled with the previous vendor United Concordia were moved to CIGNA on January 1, 2019; new identification cards were mailed to homes the first week in December 2018. If you did not receive the ID cards (or perhaps discarded them not realizing what they were), new cards can be requested from CIGNA by calling **1-800-244-6224**. The Health Insurance Team does not have the ability to generate these ID

cards. ID cards can be accessed immediately by creating an account at [www.mycigna.com](http://www.mycigna.com) or by downloading the **mycigna** application on your smart phone.

<b>MCG Retiree Insurance Enrollment Statistics as of 4/1/2019</b>					
<b>Retirees</b>	<b>Medical Plans</b>				
	<b>CareFirst Point-of-Service (POS)</b>			<b>Kaiser w/RX</b>	<b>UHC</b>
<b>CareFirst Indemnity</b>	<b>High POS</b>	<b>Standard POS</b>			
Non-Medicare	46	980	187	174	425
Medicare	529	1939	558	180	517
<b>Total Retirees (includes survivors)</b>	<b>575</b>	<b>2919</b>	<b>745</b>	<b>354</b>	<b>942</b>
	<b>PPO Dental Plan</b>	<b>Vision*</b>	<b>Caremark/SilverScript Prescription Drug Plan</b>		
			<b>High RX</b>	<b>Standard RX</b>	<b>Total Rx</b>
Non-Medicare	2130		172	1266	1438
Medicare	3897		446	2057	2503
<b>Total Retirees (Includes survivors)</b>	<b>6027</b>		<b>618</b>	<b>3323</b>	<b>3941</b>

- Effective January 1, 2019 all retirees have access to Vision Discount Plan

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**WHAT TO DO IN THE EVENT OF DEATH** (Additional Clarification)

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

**For retirees who receive a monthly pension benefit:**

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

**For retirees who do not receive a monthly pension benefit, but are enrolled in the group insurance plans:**

Contact **240-773-6471** (OHR at MC311). These calls are routed in real time to a Health Insurance Team member with a cell phone so that information can be collected immediately. The Health Insurance Team will work with beneficiaries to ensure continuation of benefits and file life insurance claims.

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## 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); email: [MCREAMembership@gmail.com](mailto:MCREAMembership@gmail.com) or [PresidentMCREA@gmail.com](mailto:PresidentMCREA@gmail.com)**  
**Montgomery County Government MC311: 240-773-6471 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](http://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: 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)**  
**Cigna (Dental): 1-800-244-6224 [www.cigna.com](http://www.cigna.com)**  
**Eyemed: 1-866-801-1479 or 800-521-3604 [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)**  
**ACSIA Long Term Care Insurance: 410-455-4680 / 443-275-1764; [www.MCG-LTC.com](http://www.MCG-LTC.com)**

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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