



# MCREA

Montgomery County Retired  
Employees' Association, Inc.

## NEWSLETTER

May 2021

### **PLAN NOW TO ATTEND MCREA'S TWO 2021 MEETINGS!**

*Meeting One: June 9, 2021, 3 pm Virtual via Zoom*

*Meeting Two: October 13, 2021, 7 pm In-Person\* and Virtual*

*One month prior to each meeting go to MCREA's website to preregister.  
More meeting details and *how to use Zoom* below.*

The first MCREA Virtual Meeting was held in October 2020 due to COVID-19 meeting restrictions. Approximately 200 people attended. It cost MCREA about \$2,500 to hold this meeting which included mailing a post card. To reduce the cost, **post cards will not be mailed in 2021; information will be posted on the MCREA website.**

**Please mark the dates above on your calendar** or wherever you keep track of your medical/dental and other important appointments.

\*If MCREA is unable to hold an in-person meeting in October, we will still hold a virtual meeting. Please check the MCREA website for further information. If you plan to attend either meeting or both, go to the MCREA website (shown below) at least **one month prior to the meeting dates, and preregister.**

Go to **[mcreaonline.com/annualmeeting.html](http://mcreaonline.com/annualmeeting.html)** and preregister one month prior to the meeting date(s).

***Important:***

Go to [seniorplanet.org/zoom-2/](http://seniorplanet.org/zoom-2/) for **instructions on how to use Zoom**. Before you join the MCREA's June or October Zoom meeting(s) go to [zoom.us/test](https://zoom.us/test) to make sure that your camera and microphone are working properly in Zoom. Thank you.

**VOLUNTEER NEEDED TO BECOME MCREA'S NEW TREASURER**

Beginning this summer, MCREA needs a volunteer to become a Board Member and serve as our new treasurer. You do not need a financial/accounting background, but you do need to be detail oriented. We use Quick Books and you will be trained on how that works and will have the software installed on your computer. Our finances are not complex. We receive dues (thru PayPal and by checks); few checks are written. Data is loaded into Quick Books so standard reports are produced for periodic Board meetings. Other board members assist as required. The current treasurer, John Hansman, will provide training and transition to the functions. John is continuing to serve on the board and will be readily available to assist. For more information, please send an email to: [PresidentMCREA@gmail.com](mailto:PresidentMCREA@gmail.com).

**THANK YOU, JOHN, FOR YOUR EXCELLENT SERVICE TO MCREA**

John Hansman has faithfully served as MCREA's treasurer since 2011. Monitoring MCREA investments, revenues (dues primarily) and operating expenses he has overseen MCREA's financial health for 10 years. John has contributed significantly to the various decisions the Board has made on behalf of MCREA's membership. We are most grateful that he will remain on the Board and train and assist our future treasurer. **Thank you so much, John, for your many years of excellent work!**

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

Last October, many of you helped test the launching of MCREA's first virtual and successful Annual Meeting, a meeting with nearly 200 attendees from 14 states! Thank you!

This year, as several of you requested, we are scheduling two all-member meetings.

**At this year's meetings, on June 9 and October 13,** members will receive current retiree information from county representatives and have time to enjoy post-meeting social connections.

**Important! Pre-register for both June and October all-member meetings! (Please see page 1 for details.)**

As we do each year, the MCREA Board meets with the County Council, this year virtually, in April. Of note is appreciation for their extraordinary efforts throughout the months of pandemic decisions including, of particular note, **this year's full contribution to the Consolidated Retiree Health Benefits Trust fund.** At this time, this important action assures that the benefits we worked for are secure and available.

Joining MCREA ensures that you receive important county retiree information including notices for you to respond quickly when the Board needs your help with communications to elected officials. Your participation, both dues-paying and service, are essential for MCREA's success in serving all of us. Please consider how and when you can offer your time and talent for MCREA. As Board members move on and off the Board, opportunities arise, including helping with short-term projects.

**An important and specific need at this time is the MCREA Treasurer. Interested? Please contact me at [MCREAPresident@gmail.com](mailto:MCREAPresident@gmail.com) as soon as possible. Thank you.**

In this Newsletter are suggested websites enjoyed by retirees; I use and value them and suggest you check them out.

Here's to you with wishes for an enjoyable spring!

**THIS MAY BE YOUR YEAR TO SUPPORT MCREA WITH YOUR MEMBERSHIP DUES (Unless you paid in 2020 or for more than two years.)**

At this time of each year retirees or their beneficiaries are asked to support MCREA's important oversight work and especially the cost of printing and mailing the MCREA newsletters. You do so by paying your membership dues which are now just \$10.00 for 2 years (though you may pay up to 5 years).

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](mailto:MCREAmembership@gmail.com); you will receive an email reporting the status of your dues.

### **Two Ways to Pay Your Membership Dues:**

1. You may now pay your dues via PayPal by using your credit card. Go to: [mcreaonline.com/membership.html](http://mcreaonline.com/membership.html) and follow the instructions. You will be charged a small fee\* 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). \* The Paypal fees are \$0.59 for \$10; \$0.88 for \$20; \$1.03 for \$25.

2. 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.

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

### **RESOURCES and TIPS:**

#### **COVID-19:**

For useful COVID-19 information, visit [montgomerycountymd.gov/covid19](http://montgomerycountymd.gov/covid19)

#### **REAL ID Deadline: October 1, 2021.**

Thereafter, Americans will be required to show their Real ID in order to board domestic commercial flights or to enter certain federal buildings.

See: [dhs.gov/real-id](https://dhs.gov/real-id), scroll to the bottom of the page for the map, click on your state to note the requirements for obtaining the document. Or in your browser enter [mva.maryland.gov/Pages/realid.aspx](http://mva.maryland.gov/Pages/realid.aspx) for Maryland.

**SENIOR PLANET** (in partnership with AARP) is an online resource, whose members describe themselves as “a distinctive, diverse collection of people aged 60 and older who are busy changing the way we age by embracing opportunities to reshape our lives, connect with and help one another, and change the world for the better, all while learning, growing, and having fun!”

Use this link: [seniorplanet.org/get-involved/online/](https://seniorplanet.org/get-involved/online/) to check out the wide variety of free classes offered, including *all things Zoom*, exercise, tips for online shopping, book club, all things tech and much more. Each class is typically one hour or less. These events are hosted by Senior Planet locations nationwide, and are open to anyone 60 and older.

### **YOUR LIBRARY**

During the pandemic and beyond Montgomery County Libraries (MCPL) have provided the community with access to books, e-books, recorded books, magazines, newspapers, streaming movies, on-line research databases providing access to journals, biographies, genealogy resources, test and exam preparation books, health and business resources.

Learn online from Udemy and Lynda.com for business, media, and technology training. Want to learn a new language or improve a language, check out Mango and Rosetta Stone. Feeling creative? Check out Creative Bug for DIY and creative projects. The library offers 130 virtual programs (under events) per month from exercise classes, author talks, book discussions, English, Spanish and French conversation classes, Zoom training and more.

Go to [montgomerycountymd.gov/library/collection/online-resources.html](https://montgomerycountymd.gov/library/collection/online-resources.html) to see the many categories of resources available to you. Have a question or need assistance [email \[montgomerycountymd.gov/library/services/ask-a-librarian.html\]\(mailto:montgomerycountymd.gov/library/services/ask-a-librarian.html\)](mailto:montgomerycountymd.gov/library/services/ask-a-librarian.html) or [call a librarian at 240-777-0001](tel:240-777-0001). You will have an answer in 2 days or less.

While the facilities are still closed, the Library offers *Holds-To-Go*, a service that allows you to place a book from their catalog or the State Catalog (Marina) on hold to be picked up without contact from the library lobby. Go to [montgomerycountymd.gov/library](https://montgomerycountymd.gov/library).

*Don't live in MoCo? Check out your local library to see the variety of services offered.*

### ***NEWS from***

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

### **Current Status of the Employees' Retirement System (ERS) and the Consolidated Retiree Health Benefits Trust (CRHBT)**

The **estimated funded status** for the **Employees' Retirement System** as of 6/30/2020 was **99.2% up from 99%** on 6/30/2019. MCERP strives to set an appropriate balance between risks taken and returns sought to ensure the long-term health of the fund.

The **funded status** of the **Consolidated Retiree Health Benefits Trust** was **38%** as of June 30, 2020, a significant increase from the prior levels due to several factors including investment returns and reduced costs due to changes in certain health care provider contracts.

**Participation in Montgomery County's Retirement Plans as of June 30, 2020:**

	Employees' Retirement System (ERS)	Retirement Savings Plan (RSP)	Guaranteed Retirement Income Plan (GRIP)	County Deferred Compensation Plan (DCP)
Active Members	3,683	3,328	2,521	2,182
Retirees & Beneficiaries	6,783	N/A	N/A	N/A
Terminated-still participating	529	1,074	378	1,206

Go to [montgomerycountymd.gov/mcerp](http://montgomerycountymd.gov/mcerp) for more on the status of the various plans, scroll down and click on *Board's Annual Report – June 30, 2020*

**Please note: The Required Mandatory Distribution (RMD) age for those in *the RSP and the DCP* has been moved to age 72 from 70 ½. For those in *the GRIP*, the County Council has legislation pending to move the RMD to age 72 as well.**

**COLA-Annual Cost-of-Living Adjustment**

The amount of the Cost-of-Living Adjustment for Montgomery County Government retirees is based on the change in the Consumer Price (CPI) Index-All Urban Consumers, Washington-Arlington-Alexandria, DC-VA-WVA (CPI-U) from May 2020 to May 2021 as calculated by the federal government.

The COLA provision is specified in the County Code, "Sec. 33-44. Pension payment options and cost-of-living adjustments". Here is the link to the County Code: [montgomerycountymd.gov/mcerp/Resources/Files/pdfs/County%20Code%20-%20Ch%2033%20Article%20III%20ERS.pdf](http://montgomerycountymd.gov/mcerp/Resources/Files/pdfs/County%20Code%20-%20Ch%2033%20Article%20III%20ERS.pdf) or [tinyurl.com/3fz6z5kn](http://tinyurl.com/3fz6z5kn).

MCREA Notes: Section 33-44 starts on page 68. At the bottom of page 70, Section (c), (5) states "**Pension benefits are subject to decreases in the Consumer Price Index.** In no instance, however, must a retired member or beneficiary receive less than the amount of pension benefits for which eligible at the time of the member's retirement."

Each year on July 1<sup>st</sup> retirees in the ERS receive their monthly pension checks with the annual COLA percentage increase or decrease as explained by MCERP's June letter.

### **Social Security/Medicare Virtual Seminar**

A Social Security Administration (SSA) representative will conduct **just one more 2021 virtual seminar** for retirees and employees (all other 2021 appointments are filled). **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 date of this **one remaining 2021 seminar is Wednesday, November 3, 2021, 2-4 pm.**

To register access the link below:

**[signupgenius.com/go/5080E4EA4A62AA6F85-social4](https://signupgenius.com/go/5080E4EA4A62AA6F85-social4)**

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

*NEWS from*

**MONTGOMERY COUNTY OFFICE OF HUMAN RESOURCES (OHR)**

### **Dependent Recertification for Health Insurance**

**Medical, Prescription, Dental and Vision Plans**

**Deadline to Recertify: Extension Being Considered due to COVID-19 delays. Retirees will be notified of the extended deadline by mail.**

**Retirees affected: *retirees with dependents under the age of 65 enrolled in MCG's health plans***

As part of the effort to manage health care costs and provide employees and retirees with the best benefits possible, Montgomery County Government (MCG) is conducting a recertification process for ***all dependents of active employees*** and **all retiree dependents under the age of 65** who are enrolled in MCG's health plans to ensure that each dependent is eligible for coverage.

Recertifying dependents is part of MCG's fiduciary responsibility to manage health insurance plans for the exclusive benefit of participants and their eligible dependents. It is also designed to reduce future costs by ensuring only eligible dependents have plan access.

MCG has retained Bolton, an independent consulting firm, to conduct the dependent recertification process. **By now, retirees with covered dependents under 65 should have received by mail a *Dependent Recertification Announcement* packet, containing the *Dependent Recertification Affidavit* which must be completed and returned to Bolton.** OHR will notify you by mail of the new **extended** deadline **in the next few weeks**.

If you have an eligible dependent (under the age of 65) and have **not yet received your packet or you have questions** about the *Dependent Recertification* process, you can visit the following resources:

- Contact Bolton by email at [MCG-mail@depconfirm.com](mailto:MCG-mail@depconfirm.com) or by calling **1-866-419-0055**; representatives are available to assist you **Monday through Friday, 8:30 a.m. - 5:00 p.m. (EST)**.
- Visit [montgomerycountymd.gov/DepRecert](http://montgomerycountymd.gov/DepRecert) for more information and searchable [FAQs](#).

**Impacted retirees are required to respond to Bolton with the necessary dependent documentation outlined in the mailing.**

**If the required documents for your covered dependent(s) are not provided to Bolton by the extended deadline, dependent(s) will be removed from coverage. Expenses for any claims incurred after the extended deadline will not be covered and will be the retiree's responsibility.**

**IMPORTANT: This effort has been outsourced to Bolton, MCG's consultant. Therefore, OHR cannot assist you with any questions related to dependent recertifications. Please contact Bolton; your calls and emails are confidential.**

Note: the following dependents are excluded from the recertification process are:

- Dependents turning age 26 between March 1, 2021 and the **extended** deadline (**look out for an announcement of the new deadline in the mail in the next few weeks**).
- Dependents who are also benefit-eligible MCG employees.
- Dependents over the age of 65.

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

MCG Retiree Insurance Enrollment Statistics as of 2/10/2021					
Retirees	Medical Plans				
	CareFirst Indemnity	High POS	Standard POS	Kaiser w/RX	UHC
Non-Medicare	41	953	191	174	407
Medicare	454	1926	763	206	609
<b>Total Retirees (includes survivors)</b>	<b>495</b>	<b>2879</b>	<b>954</b>	<b>380</b>	<b>1016</b>
	PPO Dental Plan	Vision*	Caremark/SilverScript Prescription Drug Plan		
			High RX	Standard RX	Total RX
Non-Medicare	2077		123	1253	1376
Medicare	4167		567	2527	3094
<b>Total Retirees (includes survivors)</b>	<b>6244</b>		<b>690</b>	<b>3780</b>	<b>4470</b>

\* All retirees have access to discount vision plan effective January 1, 2019.

**Retirees’ OHR Questions and Answers**

*Question:* In the Event of Death is it true the deceased person’s personal representative (i.e. spouse, child, etc.) DOES NOT contact the Life Insurance Company (Mass Mutual, Met Life?) How is this handled?

*Response:* Once informed of the person’s death, OHR does reach out to the primary beneficiary, which may or may not be the personal representative. Our office will initiate the filing of the life insurance claim with Met Life and will coordinate any other benefits that may continue for any remaining dependents. Met Life can be contacted directly at (1-800-638-6420), but it is best to call the County to initiate the life insurance benefit. Our office maintains the beneficiary and life insurance amount. Once the claim has been filed, a personal representative can reach out to Met Life to check the status of the claim.

*Editor’s note:* **Mass Mutual** is migrating to **Empower Retirement (ER)**. If you have questions **call: 1-800-743-5274 8am to 8pm** or **check: [empower-retirement.com](http://empower-retirement.com)** which offers account access, tools and resources for you to manage your account.

*Question:* Are there any MCOHR life insurance policies that can be switched to a long-term care policy?

*Response:* There are no MCOHR life insurance policies that can be switched to long term care policies. The Long Term Care market is ever evolving. Original policies that were offered through the County through Prudential and ASCIA are still valid. Prudential left the Long Term Care market and is no longer issuing any new policies. ASCIA is still in the market, but the product that was offered to the County has changed substantially, therefore the County will need to go through a formal process to obtain a new vendor. Because of the volatility of this market that is not likely.

*Question:* What happens to beneficiary designation forms that are mailed in? How do we know forms are received? Are changes entered into a data base or is OHR holding hard copies?

*Response:* Beneficiary Designation forms are imaged to the retiree's record. The new beneficiary designation form that is on our web-site is an automated form. You can complete the form on your mobile device, tablet or computer. After you submit your form, you will see a pop-up message that allows you to download a copy of your form. You are strongly encouraged to download the form to keep a copy for your records. You will also receive an email that your form has been submitted. This email acts as confirmation that your form was successfully submitted.

If you complete a paper beneficiary form, our office does not communicate receipt of these forms. That simply is not possible due to staffing. If a retiree wants to ensure the receipt of the document, they should send it in a manner that will provide proof, such as US mail return receipt, Fax Receipt, or an email Read Receipt. The OHR office is currently closed due to COVID. However, if a retiree wants to deposit a beneficiary form, our office does have a locked mail box that is in the lobby of the Executive Office Building on the 7<sup>th</sup> floor. This box is checked daily and forms are processed.

**IMPORTANT CONTACT INFORMATION continued from the last page of the newsletter:**

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)

Met Life 1-800-638-6420 <http://www.metlife.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  
**Massachusetts Mutual Life Insurance (Mass Mutual):** 1-800-528-9009 **See page 9!**  
**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)  
**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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