



MCREA

Montgomery County Retired Employees' Association, Inc.

September 2015

⇒ See Page 5 for October 26 – November 6 Retiree Open Enrollment

ANNUAL MEETING SUMMARY

At 7:10 p.m. on June 3, 2015 President Carl Edelin called to order MCREA's annual meeting. He welcomed the approximately 170 attendees, many of whom, by show of hands, indicated that they were present because of receiving the recent postcard meeting reminder. He then introduced the first guest speaker.

MCERP Presentation

Linda Herman, Executive Director of Employee Retirement Plans (MCERP).

Linda's presentation included the following points:

- The current funded status of the Employee Retirement System (ERS) is 88% with 4,400 active members in the ERS and 1,200 in the Guaranteed Retirement Income Plan (GRIP) (cash balance plan) and 6,242 retirees and beneficiaries receiving benefits. The total assets are \$3.7 billion.
- The Retirement Saving Plan (RSP) has assets of \$310 million with 3,600 active participants.
- The Deferred Compensation Plan has assets of \$353 million with 3,400 active and inactive participants.
- The May 2014 to May 2015 consumer price index (CPI), which determines retirees' July 1st cost-of-living adjustment (COLA), will not be available until later in June. At the time of annual meeting there was a possibility of a small negative CPI which may have resulted in slightly reduced pension payments. (Instead most retirees received a small COLA increase in July; retirees were informed by letter of their percentage increase in late June.)
- Description of membership of the Board of Investment Trustees. Jennifer Barrett represents the retirees on this Board.
- The new on-site Fidelity representative is Monica Smith and she can be reached at 240-777-8228 re: questions about RSP, GRIP and the Deferred Compensation Plan.
- The Employee Retirement Plan's office number is 240-777-8230 or 311.

OHR Presentation

Belinda Fulco, Division Manager, Office of Human Resources Health and Employee Welfare; Karen Bass, Health Insurance Manager, OHR; Julie Younkin, Clinical Advisor, CVS Health; Joni Lozano, Strategic Account Executive, CVS Health; and Lissa Tarro, Strategic Account Executive, Medicare Services, CVS Health

Joni, Julie and Lissa of CVS Health presented the following new information and if you have questions, call the phone number on the back of your Caremark or SilverScript ID card.

- Compound drugs are not approved by the Federal Drug Administration (FDA) and are not required to undergo similar studies for clinical efficacy and safety. The use of costly bases and powders greatly increase costs of these medications. Due to raising costs, safety concerns and aggressive campaigning by compounding pharmacies, **prior authorization** for compound drugs costing more than \$300 is required. CVS Health's goal is to save clients unnecessary expenses and protect their health.
- Topical analgesic (pain) medications are not compound drugs, but may be marketed contrary to the Federal Food, Drug and Cosmetic Act. These drugs need to go through an exception process and if approved will be covered by CVS Caremark.
- To date the total impact to the MCG population of over 30,000 covered lives is small for these 2 changes: 152 individuals for compounds and 5 individuals for topical analgesics, but expensive. Those impacted have been contacted by letter by CVS Caremark.

Karen Bass, Manager joined the Health Insurance Team this past year. She reported:

- A smooth transition of most SilverScript eligible employees has occurred. Total enrollment: 4,209.
- A separate Open Enrollment for the retirees will be held. Dates to be determined (**see the article on page 5**).

Belinda, Division Manager reported the following:

Cyber Attack – If you have any questions, call CareFirst using the phone number on the back of your ID card.

- A CareFirst cyber-attack occurred May 12, 2015. Information obtained in the attack included name, subscriber ID, email address, date of birth, user name, but not password. CareFirst is mailing letters to the 5,500 members affected with instructions to reset user name and password by October 31, 2015. CareFirst will provide 2 years of credit monitoring and identity protection services to affected individuals.
- **CareFirst will NOT contact you by email or make unsolicited phone calls.**
- If you didn't get a letter, you weren't affected by the cyber-attack.

Customer Service

- OHR is committed to eliminating customer complaints by clearly communicating the services that MC311 provides and those that the Health Insurance Team delivers. The MC311 Customer Representatives answer the more straightforward questions; they collect

and pass the more complex health insurance requests to OHR. **It is not necessary to share why you need to speak with OHR** but sharing a general reason for your inquiry is helpful (see the article on page 6). This process eliminates call interruptions and allows the 5 assigned OHR employees to return phone calls in a timely manner. Calls are generally returned within 2 business days or sooner.

- For more details, see page 5, OHR section of newsletter, "FAQs Regarding Use of MC311 for Health Insurance Inquiries."

President's Report

Carl introduced all current and past MCREA Board members who were present and acknowledged their service. He reviewed Board activities during the past year which included meeting with the new OHR Director Shawn Stokes; reducing newsletter printing and mailing costs; meeting with County Council to provide input on budget and senior programs; responding to retiree calls and concerns regarding Silver Script and other issues; collecting dues and membership data.

MCREA Business

Carl announced that five Board members are seeking reelection for two year terms ending in 2017. They are: Kathy Best, Carl Edelin, Barbara Garrard, Margaret Knill, and Deborah Snead. Two new retirees, Rob Klein and Angie Ross, are seeking election for two year terms. In addition, three one year presidential appointments have been recommended for Charles Beard, Sara Harris and Rick Sullivan. A motion was made to accept these retirees to serve on the Board; it was seconded, and unanimously approved by the MCREA members present.

Treasurer's Report

John Hansman referred to the handout "Balance Sheet Previous Year Comparison as of April 30, 2015." He noted that MCREA's assets are \$63,820. The major expense is the newsletter, but the County has not yet billed MCREA for the March newsletter. MCREA dues have been maintained at \$5.00 per year, \$10.00 payable every other year to reduce paperwork.

The MCREA Annual Meeting was adjourned at 8:45 p.m.

2015-2016 MCREA BOARD OF DIRECTORS

Carl Edelin – President	Rob Klein +
Lillian Snyder – Vice President	Barbara Kloc
Kathy Best - Secretary	Margaret Knill
John Hansman - Treasurer	Angie Ross +
Charles (Chuck) Beard*	Louis Smith
Irmgard (Irm) Damazo	Deborah Snead
Barbara Garrard	Rick Sullivan*
Sara Harris*	Robert (Bob) Vettori
Suzanne Hudson	+New Board Member *Presidential Appt.

NEW BOARD MEMBER INTRODUCTIONS

Chuck Beard retired from Montgomery County in January 2001 after 34 years of service. He began his County career in 1967 as a Recreation Instructor at Clara Barton Elementary School. Subsequently he advanced through the Department and in 1977 was promoted to the Director's position of the Silver Spring Community Service Center, a position he held for ten years. Chuck was then assigned to a Senior Management Specialist position in the Department of Housing and Community Affairs, Division of Commercial Revitalization. In 1987 he returned to Department of Recreation as a Division Chief. In that capacity, he managed the Community Centers Program as well as programs for Senior Adults and Therapeutic Recreation, Summer Camps, and Playgrounds. Chuck now looks forward to being part of the MCREA Board and helping to meet the needs of its members.

Sara Harris retired in 2013 as the Montgomery County Deputy Election Director and from various positions in state, regional and national election administrator organizations. She is a recipient of the Maryland Association of Election Officials Hall of Fame Award. Former positions held by Sara include Montgomery County Community Mental Health Center Occupational Therapy Director, MC Health Planning Commission Chair, and Montgomery Village Foundation Board President. Currently she volunteers with Hospice Caring, Inc. as a board member and with Leadership Montgomery as a committee member. She looks forward to serving the retired County employees as a MCREA Board Member.

Rob Klein retired in August 2013 from the Department of General Services after serving nearly 20 years with the County as a City Planner. During his time with the County, he managed development and transportation projects and programs. Besides working for DGS, Rob served under the County's Mid-County Regional Services Center, the Department of Economic Development, and the Department of Transportation. Prior to joining the County in 1994, Rob worked as a management consultant. As a retiree, he remains professionally active with the Urban Land Institute and other organizations. By serving on the MCREA Board, he looks forward to contributing to MCREA with his planning and governance skills.

Angie Ross retired as Human Resources Supervisor with the Housing Opportunities Commission in 2014 after 25 years of service. She served as a volunteer mentor for HOC participants in the Family Self Sufficiency Program for many years, and continues to serve her community in retirement as a volunteer with the Board of Elections and the Montgomery County Animal Services and Adoption Center. She looks forward to contributing to her fellow retirees as a Board representative. Angie enjoys spending time with family and friends, adventures in travel, and participates in educational opportunities with the OSHER Lifelong Learning Institute at Johns Hopkins University.

Rick Sullivan retired from the Department of Health and Human Services in July 2011. As a Licensed Clinical Professional Counselor, he began his service with Montgomery County in May 1990. From July 1995 until his retirement, he held the position of Therapist in the Abused Persons Program providing services to both victims and perpetrators of domestic violence. As an employee Rick was very active in UFCW Local 1994 MCGEO where he served as a shop steward.

NEWS from

OFFICE OF HUMAN RESOURCES (OHR)

TIME TO THINK ABOUT YOUR HEALTH INSURANCE FOR 2016

This fall, Open Enrollment for retirees, their dependents and survivors will take place October 26 through November 6, 2015 at 5:00 pm. Open Enrollment retiree packets (with a guide, rates, special events dates and more) will be mailed to homes on October 7, 2015; any changes you make during Open Enrollment will take effect January 1, 2016. **If you need to make changes for 2016 or send dependent documentation, please use the *Confidential Fax/Mail Coversheet* that will be included in your Open Enrollment packet.**

HEALTH INSURANCE REFRESHER SEMINARS IN THE WORKS

The OHR Health Insurance Team is developing special “health insurance refresher” seminars for retirees that will highlight the medical, prescription, dental, vision and life insurance plans. In addition, information about Medicare and Social Security will be included. The seminar presentation will be available online for those who reside out of the area. Stay tuned for more information and seminar dates.

FAQs REGARDING HOW TO USE MC311 FOR HEALTH INSURANCE INQUIRIES

In June 2014, the OHR Health Insurance Team transitioned to having customers use MC311 as the starting point of contact for health insurance assistance. Since then, the Team’s customer service response time has improved by 15%. MC311’s centralized system enables the Team to easily track customer inquiries; it also provides valuable data that helps enhance training and communications. To help you best use MC311 as a starting point for your health insurance needs, please read the following FAQs.

What is a Service Request (SR) number?

A unique identification number, provided only to you by MC311. It is used to track your MC311 inquiry and ensure confidentiality of your request.

Do I have to call MC311, or can I go online to find answers and submit SRs?

Through www.mc311.com, you can find answers to your questions or create an SR—*anytime*. Just enter the key words in the Search bar, such as “insurance claim.” Then, select the applicable Solution link, such as “Retiree - Insurance Claims Issues.” Follow the steps shown; if this does not resolve your issue, use the SR link. You will receive an email with your SR number, status and the estimated time it will take the Team to research your issue. Check the status anytime at www.mc311.com; click the “Check Status” tab at top, then enter your SR number and email address.

If I submit an SR online or by calling MC311, how long will it take to be completed?

MC311 will provide the estimated time it will take to complete your particular request.

Does MC311 answer all health insurance-related questions?

No; straightforward health insurance questions, such as claim form requests, are handled by MC311's 45-member customer service team. More complex health insurance issues, such as denial of claims or coverage, are sent by MC311 via an SR to the 5 members of the OHR Health Insurance Team responsible for customer service. Using MC311 helps the Team quickly service over 33,000 employees, retirees, participating agency employees and families with County health insurance coverage.

Do I need to share confidential information with MC311?

No; please do *not* provide confidential information when contacting MC311 about a health insurance-related matter via telephone or online. Instead, state the general reason for your call, for example, "I am having a problem filling a prescription." Do not share details such as your account number, prescription type or SSN. If necessary, MC311 will forward your issue to our team via an SR. Often, the OHR Health Insurance Team can research your issue based upon the general information you provided MC311, possibly even resolving the matter before the Team calls you.

How do I contact MC311?

You can contact MC311 via telephone or online as follows:

MC311 Call Center (*Monday - Friday, 7:00 am - 7:00 pm*)

240-777-0311 or 311 locally; 1-877-613-5212 toll-free; 301-251-4850 TTY

www.mc311.com (*available 24/7*)

- Tell MC311 that you are a retiree and the general reason for your call; questions MC311 staff cannot answer are routed via a Service Request (SR) to the OHR Health Insurance Team during the hours below.
- MC311 will give you your SR number, which you should keep until your issue is resolved. Note that, if you want to track your SR's progress online, you will also need to provide your email address.
- To check status, call MC311 or visit www.mc311.com; click the "Check Status" tab at top, then enter your SR number and email address.

OHR Health Insurance Customer Care Center (*Monday - Friday, 8:00 am - 5:00 pm*)

101 Monroe St. (7th Floor); Rockville, MD 20850; *no appointment needed*

KEEP YOUR LIFE INSURANCE BENEFICIARY DESIGNATIONS CURRENT

Choosing who will receive your life insurance is a critical decision that should be carefully considered. In the event of your death, clear and current beneficiary forms make it possible for OHR to distribute your funds according to your wishes. It is important to note that a will does not guarantee who will receive your life insurance benefits. If there is a discrepancy between a will and a properly signed and executed beneficiary form, the beneficiary form directives will generally be followed. Consider updating your beneficiary designations when you:

- Marry or divorce
- Adopt or have a child
- Change your name or address
- Want to add, delete or select new beneficiaries
- Cannot remember whom you designated as beneficiaries
- Have designated a beneficiary who changes his or her name or address
- Have designated a beneficiary who dies

You may change your life insurance beneficiaries at any time.

The *Life Insurance Beneficiary Designation/Change Forms* are available online; go to www.montgomerycountymd.gov/HRforms. Complete the applicable form and submit it as directed on the form. Be sure to retain a copy of the form in a safe place, such as a safe deposit box.

Important: If you cannot recall your current beneficiary designations, it is speedier to submit a new form than it is to make an appointment with OHR to review your personnel files in order to determine the last beneficiaries you designated.

WHEN YOU OR A DEPENDENT BECOME MEDICARE-ELIGIBLE: DO'S AND DON'TS

Generally, a person becomes eligible for Medicare at age 65. In some cases, such as disability, you or your dependents may become Medicare-eligible before age 65. Regardless of the timing or situation, it is important to understand what you should (and should not) do upon becoming eligible for Medicare.

DO:

- **Enroll in Medicare Parts A and B.** This is required under the County's medical plans.
- **Send a copy of your Medicare card to the Health Insurance Team immediately.** You can send it via fax (240-777-5131) or mail (101 Monroe St., Rockville, MD 20850).
- **Share your new Medicare card with all your medical providers.** Let them know that Medicare is now your primary plan and the County plan is secondary. Once you do this, your claims will automatically be sent to Medicare first and then to the County for payment.

DO NOT:

- **Cancel your County prescription coverage or enroll in a Medicare Part D plan that is not offered through the County.** Once you are Medicare-eligible, your CVS Caremark coverage will automatically transition to the County's Medicare Part D Plan administered by SilverScript, and you will receive a new SilverScript ID card. (This does not apply to Kaiser members who enroll in the Kaiser Medicare Plus Plan.)

Note: Each month, the OHR Health Insurance Team mails letters to retirees and their dependents who will be turning age 65 in the next three months. To view a sample, visit www.montgomerycountymd.gov/HIret and click the "Turning Age 65 Sample Letter" under the "Top Links" section.

IMPORTANT CONTACT INFORMATION

MCREA: 1-866-929-9339 or 301-929-9339; website: www.MCREAonline.com
Montgomery County Government MC311: 1-877-613-5212 or 240-777-0311 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
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: see the [MC311](#) information above; also visit www.mc311.com
or www.montgomerycountymd.gov/HIret
CareFirst Blue Cross-Blue Shield: Member Services: 1-888-417-8385 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
Caremark: 1-866-240-4926 www.caremark.com
SilverScript 1-866-249-6167 www.mcg.silverscript.com
United Concordia (Dental): 1-866-851-7564 www.ucci.com/tuctcc (enter "Mont")
National Vision Administrators (NVA): 1-800-672-7723 www.e-nva.com
Prudential Long Term Care Insurance: 1-800-732-0416 www.Prudential.com

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