



MCREA

Montgomery County Retired Employees' Association, Inc.

May 2017

CELEBRATING 40 YEARS of MCREA

June 14, 2017 5:30 to 6:45 p.m. County Office Building (COB) Cafeteria
Join the activities—Sandwiches and drinks will be served
See article on page 4

ANNOUNCING: MCREA's Annual Meeting

June 14, 2017, 7 – 8:30 p.m., COB 3rd Floor Council Hearing Room

PLEASE MARK YOUR CALENDAR!

Guest Speakers:

Linda Herman, Executive Director, Montgomery County Employee Retirement Plans
Shawn Stokes, Director, Office of Human Resources
Karen Plucinski, Manager, Office of Human Resources
Karen L. Bass, Health Insurance Team Manager

CareFirst, Kaiser and United Health Care Insurance Representatives will be available from 5:45 p.m. to 6:45 p.m. to speak with and answer retirees' questions.

IMPORTANT: Retirees' help is needed now!

When MCREA recently emailed retirees regarding concerns raised by Bill 44-16 *Fossil Fuel Investments – Restrictions*, 1/3 of the emails were returned as invalid!

Please help your Association keep you better informed about issues that may affect your retiree benefits: take a moment right now and send your current preferred email address to MCREAMembership@gmail.com. Be sure to include it on your membership application when updating your biannual membership dues (\$10 for 2 years).

Many thanks to the many MCREA members who responded to our email and flyer alerts to lobby the County Council members!

MCREA WEIGHS FIDUCIARY PRINCIPLES VS FOSSIL FUEL DIVESTMENT

This past fall, Council members Roger Berliner, Marc Elrich and Nancy Navarro introduced Bill 44-16, Retirement – Fossil Fuel Investments – Restrictions. The Bill required the County's Retirement Trust Fund and the Health Benefits Trust Fund to divest from the 200 companies with the largest reserves in fossil fuels. Our Board heard directly from Councilmember Berliner and Linda Herman, Montgomery County Employee Retirement Plans, Executive Director; we debated next steps. All MCREA Board members acknowledged the seriousness of global warming and frustration with the national response to it. Then, in a near unanimous vote, the Board took its position: to actively oppose the Bill primarily because it would put restrictions on the Fund trustees that might not be in the best interest of the Funds' performance. MCREA alerted members via a flyer, testified in opposition, drafted a resolution as an alternative action, joined forces with the trustees of the County's Employees Retirement System (ERS) and Consolidated Retirees Health Benefits Trust (CRHBT), the County Unions, School and Police retirees, and lobbied Council members.

On April 4 the Office of Management and Budget and the Department of Finance issued a revision to their earlier Fiscal and Economic Impact Statement (FEIS) which addressed the most recent update to Bill 44-16. Their conclusion was that the revisions would not substantially change their estimate of the potential loss of investment return of nearly \$27 million per year to the ERS and \$5 million to the CRHBT. To the credit of the Bill's chief sponsor Councilmember Berliner, he did make multiple changes to respond to the concerns of the opposing parties including MCREA. However, after we took a position, the MCREA Board made clear that investing retiree money must be done solely in the best interest of retirees regardless of good intentions or political purpose. Once that fiduciary principle is undermined there is no end to worthy causes. Divestment entails real expenses ranging from hundreds of thousands of dollars for assessment to the possibility of tens of millions of dollars in lost investment. Mixing of good causes with investment management runs the real risk of losing fund managers and simply being symbolic as stock ownership shifts to those less concerned about environmental, social, and governance factors.

As of this writing, Council action on Bill 44-16 is unknown and, until the end of May, the County Council is focused on the FY 2018 Budget. We will continue to monitor Bill 44-16 and update you on its status.

A MESSAGE FROM OUR PRESIDENT – Rob Klein

This past year, my first as MCREA President, has been a whopper for MCREA with considerable attention paid to Council Bill 44-16 that would restrict fossil fuel investments in retirement funds, multiple initiatives with the MCREA Board, and the 40th Anniversary of MCREA. To start, I give heart-felt thanks to the other 15 Board members and to those of you who responded to our calls to write and make phone calls to Council members regarding your views on Bill 44-16. Your actions had and continue to have a real impact on the legislative process and protecting the retirement trust funds. Please note the accompanying articles on Divestment and the 40th Anniversary **above** and on page 4.

The MCREA Board principally reaches retirees two ways – through the bi-annual newsletter and, when time sensitive, by email. We also post information on our web site (<http://www.mcreaonline.com/>) and our Facebook page. Met with the need for a response on the divestment bill, we mailed a flyer to the 6,000 plus retirees and, weeks later, alerted all of you for whom we have valid email addresses. With a 40-year history of helping to protect your retirement benefits, what better investment can you make with \$5/year than the annual fee to join MCREA and provide us with your email address! Please see the membership application on page 11.

While most of the Board's energies were spent engaging directly or indirectly with Council members, the MCREA Board undertook new initiatives. Well aware that we are a totally volunteer organization, we assessed MCREA objectives and both current and potential activities. We formed three subcommittees addressing MCREA areas of concern: 1. Data and technology needs, 2. Membership engagement and 3. Goals. These will be on-going activities. To a large extent, MCREA Board energies needed to shift to the Divestment issue and preparing for the special 40th anniversary event prior to the June 14 general membership annual meeting. But as we begin the next 40 years, stay tuned as we learn more about your needs and new members volunteer to help with protecting retirement interests.

I encourage you to share your thoughts with me. My phone number is **240-848-4851**. My email address is PresidentMCREA@gmail.com.

Is it time again for your MCREA Membership Dues

Your paid MCREA membership covers MCREA's primary expenses of printing, handling, and mailing the newsletters and fliers to keep you appropriately informed of issues which may affect your retirement benefits. To cut down on volunteers' administrative time, MCREA requests that retirees send in a minimum of \$10.00 dollars to cover 2 years of membership **once every two years**. If it is once again time for you to do so, please mail in your dues using the Membership Application in this newsletter (page 11). If you have a question about your dues, please send an email to MCREAMembership@gmail.com. If you prefer to send in more money to cover more than two years, please indicate this on the membership application. **Thank you!**

MCREA SEEKS ADDITIONAL BOARD MEMBERS

A number of vacancies are anticipated on the MCREA Board in the coming fiscal year. Are you a retiree interested and/or at times concerned about your *health insurance and/or pension* benefits? Are you willing to serve your fellow retirees? Then consider joining the Board whose chief mission is to closely monitor developments in these areas and look out for the interests of the County's retirees. The MCREA Board typically meets 5 times per year, in addition to a luncheon meeting with the County Council. **Please seriously consider serving. If you have any interest in serving and/or have questions, please contact Rob Klein as noted above.**

40 YEARS OF MCREA HISTORY – Official Start - June 16, 1977

Early in 1977, the County Council and the County Personnel Board proposed several personnel and retirement changes affecting employees and retirees. The Personnel Board's proposed reduction in retiree cost-of-living adjustments sounded an alarm. Former county employees, now retirees, got together and decided that they must organize and be heard. On April 20, 1977, a meeting was held to form a temporary organization. 379 members/spouses contributed \$2.00 each for initial expenses.

On May 2, 1977, the Chief Administrative Officer sent a memorandum to all County employees informing them that the Personnel Board was in the process of finalizing proposed revisions to the Employees' Retirement System and they would be submitted to the County Council in May. There had been Council concerns over the equity of fringe benefits, insurance, and compensation among all county agencies.

On May 10, 1977 some 1,200 retirees and their families met as the Temporary Organization Committee, later to become the Montgomery County Retired Employees' Association (MCREA). It was decided to: write a constitution and by-laws, establish dues, and hold an election of officers/board members.

The Committee continued to respond to the Personnel Board and County Council on proposals affecting retirees. On June 16, 1977, the first formal general meeting of MCREA was held; the constitution and by-laws were adopted and elections were held for officers and Board of Directors.

A heartfelt "**thank you**" goes to the organizers and early members who began MCREA 40 years ago. All of their names are not known, but the following are the first elected officers and board members with their former positions or departments noted:

Officers: President Gabriel Lamastra (Police Captain), First Vice President Frank Hall (Bethesda Fire Chief), Secretary Alfred Carter (Deputy County Attorney), Treasurer Douglas Dayhoff (Finance Director). Board members: Ed Aud (Finance), Kenneth King (Police Sgt), Marguerite Murray (Libraries), Bernie Frenzel (Assessments), Marie Sample (Health), Magalis Waters (Purchasing), G.W. Linthicum (Police), Fern Stowe (Libraries) and Joseph Kordella (Public Works Director).

Other Highlights and Challenges of the past 40 Years

In 1977 the Personnel Board proposed eliminating the termination of surviving spouse benefits upon the spouse's remarriage which the Council adopted on **January 16, 1978**. MCREA asked that those already retired be included since surviving spouses were most often women and economically disadvantaged. This was adopted.

People who retired before 1970 were excluded from the County's group health insurance plan. Through MCREA's efforts, about 140 retirees were retroactively included in the County's plans effective **July 1, 1978**.

On **January 11, 1979** MCREA noted, from an audit of the retirement fund, an unfunded accrued liability of \$96 million. It was decided to monitor the fund carefully from then on.

In 1982, a proposal was made to use retirement funds for mortgage lending to help the housing industry. MCREA declared that this was not an appropriate use of our pension funds and

concern was voiced about the security of retirement funds if diverted for other investments. The proposal died.

In **1984** MCREA strongly objected to the publication, in the County's Audit report, of individual retirees' information that could be used to identify them. Other data was used going forward.

In **1997**, MCREA proposed a merger of the Indemnity Plan (health insurance) for retirees for all the County's public agencies that would have had an estimated county savings of \$1million, but this was not adopted. The Indemnity Plan was then closed to new members.

MCREA completed the application of Incorporation and was incorporated on **October 8, 1998**.

The MCREA Website became operational by **March 2001**.

On **March 5, 2002**, the County Council passed the "Retiree Re-election Opportunity for Group Insurance Cost Sharing" after a three-year effort to find an equitable solution to a problem identified by a MCREA retiree who had not been offered the choice at retirement.

In **2002**, the MCREA Board voted to offer six Financial Seminars for retirees called "Money Management Seminars" which were held in **August 2002**.

In **2005**, MCREA with the Office of Human Resources worked to institute a unique identifier on insurance cards in response to a retiree's concern about the use of the Social Security number.

A Canadian drug plan was proposed in **2005** as a cost saving effort. The proposal was to purchase certain maintenance drugs from Canada since they were cheaper there. Council filed a law suit against the Federal Food and Drug Administration for **not** allowing the County to import drugs after it had sought a waiver. MCREA testified in support of the effort. The proposal was never adopted.

In **2008**, a proposal was made to increase membership on the Board of Investment Trustees that would change the equitable balance in members. With an adjustment to the increase, an acceptable outcome was reached. Also, MCREA proposed that union members be excluded from voting on any County Deferred Compensation Plan changes/issues since the unions had their own plan. This was adopted.

In **2008-2009**, MCREA analyzed a proposed increase to the high option prescription drug plan (abolished the cost-sharing part). Due to our opposition, the County Council phased in the increase over three years.

MCREA supported the creation of the Consolidated Retiree Health Benefits Trust Fund in **2011** and supports the County funding it annually, which provides for future health benefits.

In **2014** the MCREA Facebook page was initiated as another way to keep in touch with retirees.

Proposed in **2016**, Bill 44-16 – Retirement – Fossil Fuel Investments – Restrictions and has been opposed by MCREA because of its potentially adverse effects on the pension and health benefits trust funds. Its outcome is currently pending. See related article on page 2.

Beginning in 1999 (18 years), the MCREAs Board of Directors has provided a luncheon meeting with the County Council to discuss issues important to retirees.

In **2017** and beyond MCREA, continues to carefully monitor the County's proposed budget and legislation, always striving to protect the rights and benefits (financial and health) of more than

6,000 retirees and also their survivors. Through our newsletters, emails, Facebook and website, information important to the well-being of all our members is shared.

Now MCREA is ready for the next 40 years. Your voice in Rockville says “Bring them on!”

This article was researched and written by Suzanne Hudson, current MCREA Board Member.

MCG Retiree Insurance Enrollment Statistics as of 1/1/2017						
Retirees	Medical Plans					
	CareFirst Point-of-Service (POS)			Kaiser w/Rx	UHC	
CareFirst Indemnity	High POS (OOA eliminated 1/2017)	Standard POS (OOA eliminated 1/2017)				
Non-Medicare	33	1114	111	143	464	
Medicare	658	1872	303	165	388	
Total Retirees (includes Survivors)	691	2986	414	308	852	
Retirees	Concordia Dental Plan	NVA Discount Vision	CAREMARK/SILVERSCRIPT** Rx Plan		Total Rx	
			High Rx	Std. Rx		
Non-Medicare	1930	1343	353	1383	1736	
Medicare	3754	2288	746	1569	2315	
Total Retirees (includes Survivors)	5684	3631	1099	2952	4051	

*OOA = Out of Area ** = Medicare Part D eligible retirees and/or family members

Interesting Stat: **5251 retirees including survivors are covered by the County’s various medical plans**

OPPORTUNITIES and RESOURCES:

Volunteer Opportunities in Montgomery County

Retirement is finally an opportunity to devote more time to pursuits that interest you, and volunteering can an ideal means of doing so. Aside from the obvious altruistic benefits of giving back to your community, you can derive many emotional and physical benefits from volunteering – it’s good for emotional and physical health, self-esteem, socialization, and even living longer!

But if you are not already sufficiently engaged, how do you find a *meaningful* volunteer opportunity? Start with the Montgomery County Volunteer Center (MCVC). Its website at www.montgomeryserves.org allows you to search thousands of opportunities, posted by almost 900 local nonprofit and government agencies, by keyword, zip code, or organization. Plan to spend some time perusing the various activities until you find one that fits with your interest and availability.

You will also find on the website the MSVC programs that are specifically designed for those who are 55+, including individuals who want to utilize their professional skills or specific interests. The **Retired and Senior Volunteer Program (RSVP)** works with 18 partner nonprofits focused on senior volunteers. These partners include the highly-regarded Montgomery County **RSVP/AARP Tax-Aide Program**, providing tax preparation assistance to low-to-moderate income seniors exclusively from counselor, scheduler, and greeter volunteers.

Many retirees have professional experience that can be a valuable for nonprofit and government agencies. The **Pro Bono Consultant Program** matches those who want to offer these skills with organizations that need help with projects. Consultants offer a variety of professional services, including grant-writing, accounting, graphic design, marketing, management, and IT skills.

In the coming year, the MCVC will increase its efforts to match the rapidly growing population of retired professionals with nonprofit and government agencies experiencing increased needs for assistance. The MCVC looks forward to working with MCREA **retirees** to accomplish this goal.

For more information, please contact: Kathleen Meaney Stobie, RSVP Director

By email: kathleen.stobie@montgomerycountymd.gov or by phone: 240-777-2612

Learning Opportunities in Montgomery County

Montgomery College Lifelong Learning Institute (LLI) offers non-credit courses in Art, Art History, Archaeology, World Cultures, History, Politics, Literature, Music, Personal Finance, Career Development, Photography, and Wellness for individuals 50+. LLI offers flexibility through daytime, evening, and weekend courses at multiple Montgomery County locations. Individuals ages 60 and over pay fees only; tuition is waived.

For the Summer and Fall semester schedules of the Montgomery College Lifelong Learning Institute, Personal Finance Academy, and Career Development courses including full descriptions, please visit <http://cms.montgomerycollege.edu/wdce/ce/lifelonglearning.html>.

***New* Property Tax Credit for Elderly Individuals and for Military Retirees (Bill 42-16)**

On March 7, 2017 the Montgomery County Council passed Bill 42-16, which will provide a 20% tax credit for people who are over 65 years of age and who either:

- have owned and lived in the dwelling that they owned for at least 40 consecutive years and the property assessment of the dwelling is \$650,000 or less **or**
- are retired from one of the United States' armed forces (Air Force, Army, Coast Guard, Marine Corps, Navy) and the property assessment of the dwelling is \$500,000 or less.

Go to: <http://www.montgomerycountymd.gov/finance/bill-42-16.html> for more details and an **application**. *For 2017 taxes only, applications will be accepted until September 1, 2017. If you wish to receive a credit for your 2017 taxes, you must apply by September 1, 2017.*

For all other tax years, you must apply by April 1st.

See Other Senior Tax Credit Programs at montgomerycountymd.gov/finance, click on "Tax Credits for Seniors" (in dark blue line) for list of programs and links to them.

National Association of Counties (NACo) Discount Programs

The **NACo Prescription-Health-Dental Discount Programs** are free to member counties and provide relief to uninsured and underinsured county residents who face high prescription (Rx), health and/or dental costs. The programs can complement private health insurance plans, Health Saving Accounts and flexible spending accounts. While the Rx program is free to county residents, the Health and Dental programs charge \$6.95/monthly for an individual, \$8.95 for families. To check out the extensive available services offered **go** to www.naco.org, **scroll** to the bottom of the page, **click** on *Live Healthy* to see the many possible discounted benefits you or someone you know may be eligible for. **If you do not live in Montgomery County, click on the box *Participating Counties*** to see if your county of residence participates in the program. You may call **1-877-321-2652** for the Rx program or **1-877-573-2395** for the Health and Dental programs.

NEWS from

MONTGOMERY COUNTY EMPLOYEE RETIREMENT PLANS (MCERP)

Montgomery County's Three Retirement Plans

Montgomery County sponsors three retirement plans: 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 (except the Union DCP) is performed by the Montgomery County Employee Retirement Plans' staff (**MCERP**). **MCERP's** website at www.montgomerycountymd.gov/retirement contains specific information on each Plan. A short description of each retirement plan is provided below:

ERS: Defined Benefit Plan which began in 1965 and was closed in 1994 to all employees who were non-uniformed public safety except public safety bargaining unit employees or those who elected to participate in the GRIP. Employees and the County both contribute to the plan. If eligible for a pension, benefits are paid monthly.

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 of employment include: lump sum, rollovers, purchase of an annuity (if eligible) from either the ERS or a third party vendor. Terminated employees may also 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 as of June 30, 2016 is shown in the chart below:

	Employees' Retirement System	Retirement Savings Plan	Guaranteed Retirement Income Plan	County Deferred Compensation Plan
Active Members	3,987	3,670	1,532	2,260
Retirees & Beneficiaries	6,453	N/A	N/A	N/A*
Terminated-still participating	395	954	211	1,128

**The N/A applies to retirees. Former employees who leave their monies in the Deferred Comp Plan are not classified as retirees and beneficiaries. They are classified as terminated and still participating.*

Board of Investment Trustees (BIT) Annual Report (June 30, 2016)—Report highlights include: the funded status of the Employees' Retirement System which has increased to 92% (from 90% in June 2015), fee reductions for the investment offerings in the County's Retirement Savings and Deferred Compensation Plans, and continued participant outreach efforts by MCERP staff to ensure that employees and retirees understand the provisions of their retirement plans! Visit the Board's website at <http://www.montgomerycountymd.gov/retirement> and click on "What's New" to view the report. If you would like a copy mailed to you, please call 240-777-8220.

Retirement Focus

Montgomery County Employee Retirement Plans and the Board of Investment Trustees recently sent its 2nd quarterly newsletter, *Retirement Focus*, to all County employees, retirees and beneficiaries. The newsletter provides useful information to its readers of strategies to plan for a successful retirement and to retirees to live well in retirement. Look for your quarterly copy.

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 2017 seminars are:

Wednesday, May 24, 2017

Thursday, August 10, 2017

Wednesday, November 15, 2017

To register to attend a seminar, please email MCERP at 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)

Reminder: New for Retirees: Change Your Benefits at Any Time

Montgomery County Government retirees no longer have to wait for the annual open enrollment period to make changes to their group insurance elections i.e. medical, prescription, dental and vision. In fact, OHR is eliminating the retiree open enrollment period beginning this year. So, if you need to make a change to your group insurance, you may do so at any time. For qualifying life events, the 60-day rule still applies (e.g., births and marriages must be reported within 60 days).

To change your coverage:

1. Complete the Retiree Group Insurance Election form, which can be found on our website at: montgomerycountymd.gov/hr> *HealthInsurance*> *Retired Employees*> *Insurance Forms and Rates*. Forms can also be picked up at our customer care center Monday thru Friday, from 8 a.m. to 5 p.m., or call 240 773 6471 to request a form be mailed to you. If you need to add a new dependent, please attach the marriage and/or birth certificates as needed.
2. Fax the completed form to 240 777 5131 or mail it to OHR, Health Insurance Team, 101 Monroe Street, 7th Floor, Rockville, MD 20850 by the 10th of the month.
3. If the form is received by the 10th of the month, changes will be effective the 1st of the following month. Retirees will be mailed a confirmation of the transaction.

Does OHR Have Your Phone Number and Email Address?

In an effort to be able to communicate with our retirees more efficiently and cost-effectively, OHR is requesting that you update your contact information. By providing your email address and preferred phone number (home or mobile), we can contact you with the most up to date information regarding your benefits.

We will continue to send important communication via U.S. mail, but having email addresses gives us another opportunity to communicate with our retirees.

To update your information, please **legibly complete the information below** and **fax it to 240 777 5131 or mail it to:**

Office of Human Resources, Health Insurance Team, 101 Monroe Street, 7th Floor, Rockville, MD 20850

Name: _____

Phone Number: _____

Email Address: _____



MCREA

Montgomery County Retired Employees' Association, Inc.

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

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

multiple years:

indicate number of years: _____ amount \$ _____

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: 1-866-929-9339 or 301-929-9339; website: www.MCREAonline.com; email: MCREAMembership@gmail.com or PresidentMCREA@gmail.com

Montgomery County Government MC311: 1-877-613-5212 or 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

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

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

MCREA

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