



MCREA

Montgomery County Retired Employees' Association, Inc.

September 2014

⇒ See Page 5 for September Retiree-Only Open Enrollment

ANNUAL MEETING SUMMARY

On June 4, 2014 at 7:05 p.m. President Barbara Garrard called to order MCREA's annual meeting held in the County Council's Hearing Room. She welcomed the approximately 200 attendees and reviewed the meeting's agenda. She then introduced the first guest speaker, **Linda Herman, Executive Director of Employee Retirement Plans (MCERP)**.

MCERP Presentation:

Linda Herman's presentation included the following points:

- The FY15 COLA will be announced around June 20th.
- Retirees will receive a letter indicating the COLA amount prior to July 1 and their COLA increase will be included in their July 1 payments.
- The Employees' Retirement System (ERS) has assets of \$3.5 billion, 4,300 active and 5,600 retired participants; its current funded status is estimated at 80%. The ERS is closed to all employees hired after 1994 except for public safety employees.
- The Retirement Savings Plan (RSP) has 3,400 active members and assets of \$276 million. The Deferred Compensation Plan has assets of \$334 million with 3,800 active and inactive participants.
- The ERS investment performance for the one year ending March 31, 2014 was 15.3%; this ranked in the top quartile, or better than 75% of other pension plans across the nation, for the 5 year period.
- Retirees may change their address and federal tax withholding online as well as view their pay advices since March 2012. See page 4 for Linda's instructions for making changes in the MCERP section of this newsletter.
- MCERP is dedicated to serving retirees and you are encouraged to contact the department via phone at 240-777-8230, via email at Retirement@montgomerycountymd.gov or by calling MC311.

Linda introduced **Jason Su, the Fidelity onsite representative**, who made the following points:

- Fidelity is the record keeper of the Retirement Savings Plan, Guaranteed Retirement Income Plan, and the Deferred Compensation Plan.
- Jason is located on the 15th floor of the EOB and is available 5 days a week. To arrange a one-on-one meeting contact him at 240-777-8228 or at Jason.Su@fidelity.com.
- To change your investment elections, discuss asset allocation or change your distribution options at anytime, call Fidelity at 1-800-343-0860 or use the Fidelity website at <http://plan.fidelity.com/MCG>.

For more details, see Linda's and Jason's PowerPoint handout, which is posted as a link from the MCREA website home page www.mcreaonline.com.

President's Report-Barbara Garrard

Barbara requested MCREA Board members to stand and be acknowledged. She announced the retirement of two long-term Board members: Annie Mae Graham who provided more than 20 years of service and Marilyn Mitchell who served since 2004. Both were very active members performing various important board functions. They will be missed.

Barbara explained some of the activities in which the Board has been involved during the past year including: being a voice for retirees in Rockville, following the budget submissions and deliberations, meeting with OHR about the 2015 prescription plan change for Medicare-eligible retirees, watching the County Council agenda for items that may impact retirees and commenting if appropriate (e.g. testifying in support of full funding of the Retiree Health Benefits Trust), and responding to questions left on our voice mail line.

Treasurer's Report-John Hansman

John reviewed the profit/loss and balance sheet statements. The net income is negative; however, there is a balance of \$64,000. The major expense is the newsletter which will be sent twice per year. MCREA dues have been maintained at \$5.00 per year.

Facebook Announcement-Lillian Snyder

Lillian, as MCREA's first Facebook Administrator, reported that the Facebook page "Montgomery County Retired Employees' Association" was recently developed to provide another way to communicate with retirees. Lillian encouraged retirees to visit often and "like" the page. Information posted on Facebook by MCREA will be posted on the MCREA website, included in the newsletter and/or available on the County website. See page 4 for more information.

MCREA Business-Carl Edelin

Carl announced that six Board members were seeking reappointment and have been recommended for two year terms ending in 2016. They are: Irmgard Damazo, John Hansman, Suzanne Hudson, Barbara Kloc, Louis Smith, and Lillian Snyder. Robert Vettori has agreed to become a new Board member and serve a two year term. (See Robert's introduction elsewhere in this newsletter.) A motion was made, seconded, and unanimously approved to accept these individuals' service on the Board.

Panel Discussion on Prescription Plan Change for Medicare-Eligible Retirees:

Barbara Garrard introduced **Belinda Fulco, Division Manager, OHR Health and Employee Welfare**. Belinda introduced the additional panel members including:

Cathy Furr, Retiree Health Actuary and Consultant with Aon Hewitt

Mark Leguillon, Advisor Medicare D Sales, Medicare Group Sales, CVS/Caremark

Robert Wallace, CVS/Caremark, Strategic Account Executive

The panel discussed the Employer Group Waiver Plan (EGWP) plus Wrap prescription plan followed by a question and answer period. Effective January 1, 2015, this plan will apply to retirees, their dependents and survivors who are Medicare eligible. Many attendees had questions about the new plan. To watch the panel presentation webcast and view other communications on EGWP, visit www.montgomerycountymd.gov/ohr/benefits/rgi/egwp.html.

Important: Be sure to read the OHR's article, "FAQs About the SilverScript Medicare Part D Prescription Plan for 2015," starting on page 6.

The Annual Meeting of MCREA was adjourned at 9:10 p.m.

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Following the Annual Meeting, the MCREA Board met briefly to elect officers. A motion was made, seconded, and passed unanimously to elect the officers listed below:

2014-2015 MCREA BOARD OF DIRECTORS

Carl Edelin – President	Barbara Kloc
Lillian Snyder – Vice President	Margaret Knill
Kathy Best - Secretary	Ellen Larsen*
John Hansman - Treasurer	Louis Smith
Irmgard (Irm) Damazo	Deborah Snead
Barbara Garrard	Robert (Bob) Vettori+
Suzanne Hudson	*Presidential Appt. +New Board Member

MESSAGE FROM OUR PRESIDENT, Carl Edelin

I am pleased to serve as your president this year. It is humbling to follow in the footsteps of MCREA's very capable past presidents. With the assistance of the Board members, we will continue to closely monitor issues that may affect retirees' interests and intervene as needed. There are 2 vacant MCREA Board positions available for members who want to volunteer to serve their fellow retirees. The Board typically meets 3 times per year, in addition to a luncheon with the County Council to share and receive information and give input. If you have an interest in serving and/or have questions, please contact me at 302-376-8270. Thank you.

THANK YOU FOR SERVING

MCREA expresses appreciation and warm farewell wishes to board members Annie Mae Graham and Marilyn Mitchell. Annie Mae became a board member in 1994. She served the Board and the membership in various ways, which included serving as corresponding secretary, recording secretary, and handler of incoming mail. Marilyn served on the Board for 10 years. In addition to being an active board member, she volunteered for several special projects: initially she was responsible for the RFP development and source evaluation for upgrading the MCREA website, she served on the committee to update the MCREA bylaws, and she was editor of the MCREA newsletter from 2010- 2013.

We are grateful to both Annie Mae and Marilyn for their conscientious service throughout their many years on the Board.

NEW BOARD MEMBER INTRODUCTION

MCREA welcomes Bob Vettori to its Board. Bob retired from the Montgomery County Fire Department in August, 2004 after 30 years of service. He started his firefighting career in January 1974 at the Silver Spring Fire Station located at 111 University Blvd East and finished at the Cabin John Station on River Road. Bob was part of the first group of Montgomery County paramedics. He is now looking forward to being a part of the MCREA Board and helping to meet the needs of its members.

ACCESS FACEBOOK, SEE AND LIKE MCREA'S FACEBOOK PAGE

MCREA launched an optional form of communication for retirees - a Facebook page. If you are already on Facebook (FB), then "like" us at Montgomery County Retired Employees' Association, Inc. This communication format allows retirees to talk to other retirees, learn what former co-workers are doing, where they've moved, or just post a comment and/or view the page. Information that MCREA officially posts on FB will also be posted on the MCREA webpage and/or in the newsletter. Individuals who "like" MCREA will receive a notification when something new has been posted on the MCREA FB page.

If you are not on Facebook, and would like to be: (1) Go to <http://www.facebook.com>; (2) create an account by entering your first/last name, email and a password; (3) enter your birthday [required] to log on; (4) enter your gender and (5) click on Set up. You now have a Facebook account and your own page.

In the Search box at the top of your FB page enter "Montgomery County Retired Employees' Association, Inc. to access MCREA's page. Click "Like" under the bridge photo at the top of the page. Let us know what you think about our FB page.

NEWS from

MONTGOMERY COUNTY EMPLOYEE RETIREMENT PLANS (MCERP)

CHANGES TO YOUR PERSONAL INFORMATION

Go to www.montgomerycountymd.gov/mcerp to make changes to (1) your address and/or federal withholding tax, (2) participate in open enrollment for the County's insurance plans, or (3) view your last pay advice or any pay advice since March 2012. Click on ERS Retirees Login (upper right corner of home page). Click on Log in here. Enter your email and password. Click on Retirement Benefits Management (arrow on right). Click on MCG Retiree Self Service. Then click on the category you wish to view or update.

If you do not have a user name or password or have other questions re: the online service, call the County's 311 Customer Service Center between the hours of 7 a.m. and 7 p.m. at 311, 240-777-0311, or toll free 877-613-5212 for assistance.

For paper forms, go to www.montgomerycountymd.gov/mcerp/ers/forms_retired.html to make changes to your Address/Name, Direct Deposit, ERS Retiree Login (email), Federal Tax Withholding, and/or Maryland Tax Withholding.

Note: an address change will be reflected for both retirement (ERP) payments and insurance benefits (OHR) purposes.

NEWS from

OFFICE OF HUMAN RESOURCES (OHR)

RETIREE-ONLY OPEN ENROLLMENT FOR 2015 BEGINS SEPTEMBER 22, 2014

Open Enrollment for retirees, their dependents and survivors will take place a month earlier this year: *September 22 through October 3, 2014 at 5:00 pm*. The goal of this earlier, retiree-only Open Enrollment is to provide dedicated resources and improved service to retirees and their families. By late August, a special Open Enrollment Preview will be mailed to homes. Following that, Open Enrollment packets with a guide, rates and more will be mailed to homes the week of September 15, 2014; any changes you make during Open Enrollment will take effect January 1, 2015.

IMPORTANT MESSAGE FROM THE OHR HEALTH INSURANCE TEAM

In an effort to improve service, the OHR Health Insurance Team is changing the way you contact them. General health insurance questions are now answered by MC311. If MC311 cannot answer your question, they create a Service Request and send it immediately to the OHR Health Insurance Customer Care Center, open Monday to Friday, 8:00 am to 5:00 pm. The transition includes closing the OHR Health Insurance Team's email address (benefits@montgomerycountymd.gov) and phone number (240-777-5120) which have been replaced by MC311's website and phone number:

Every day, all day: Visit www.mc311.com

Monday-Friday, 7:00 am-7:00 pm: Speak to a MC311 Customer Service Representative ;
call 240-777-0311 (311 locally), or 1-877-613-5212 toll-free; 301-251-4850 TTY

A recent pilot program testing this new approach resulted in a 30% improvement in response time to customers.

EXCLUDE YOUR SSN WHEN COMMUNICATING VIA EMAIL

In an effort to ensure protection of your private information, you should never include your Social Security Number (SSN) when using email. Oftentimes, sending information to a secure fax machine is the better way to go. The OHR Health Insurance Team's fax number, 240-777-5131, is secure and monitored closely by only select OHR Health Insurance Team staff. All

protected information may be faxed with confidence to this number. Note that you may also mail your information to the OHR Health Insurance Team (101 Monroe St., 7th Floor, Rockville, MD 20850), but faxing documents provides a more secure means of sending protected information.

FAQS ABOUT SILVERSCRIPT'S MEDICARE PART D PRESCRIPTION PLAN FOR 2015

Effective January 1, 2015, Medicare-eligible Montgomery County Government retirees and their Medicare-eligible dependents who have coverage through either the Indemnity medical plan or one of the County's Caremark prescription plans (High or Standard Option) will have their prescription drug coverage provided by Caremark's Medicare Part D subsidiary, SilverScript. Kaiser members will not be affected by this change.

Important: This change of administrator will be automatic and seamless, and current prescription drug copays will not change. To help you understand more about this upcoming transition, please read the questions and answers below.

About the SilverScript Plan

Q. How will the SilverScript Plan work?

A. There will be two plan components working together as a single plan that will be administered by SilverScript:

- A component that will provide Federal government-approved standard Medicare Part D prescription benefits (known as an "Employer Group Waiver Plan" or "EGWP"), and
- A second component (often referred to as a "wrap" or "wraparound") that will help maintain current coverage levels.

Why the County Is Moving to Medicare Part D Coverage

Q. Why is this change to SilverScript being made?

A. The cost of prescription drug coverage is expected to continue to rise in future years. The transition to SilverScript's Medicare Part D Prescription plan provides revenue from the Federal government and brand drug manufacturers to help contain prescription drug costs for Medicare-eligible individuals over the long term, thereby helping keep prescription drugs affordable.

Eligibility

Q. Who will be automatically enrolled in the plan for 2015?

A. Individuals who:

- have prescription drug coverage through the Indemnity medical plan or one of the Caremark prescription plans (High or Standard Option), *and*

- are Medicare-eligible retirees, Medicare-eligible dependents of retirees, or Medicare-eligible survivors, *and*
- are enrolled in both Medicare Parts A and B.

Note: The current Caremark plan will only be available to non-Medicare eligible individuals.

Q. Who will not be enrolled in the SilverScript plan?

A. Individuals who are:

- Active employees;
- Retirees, dependents or survivors who are not yet eligible for Medicare;
- Medicare-eligible retirees and dependents not enrolled in both Medicare Parts A and B;
- Retirees, dependents or survivors who do not have prescription coverage through the County or who are covered under an active employee's County plan;
- All Kaiser Permanente members, regardless of Medicare eligibility; *and*
- Retirees and dependents residing outside the United States (i.e., those not residing in the fifty federated states, District Of Columbia, American Samoa, Guam, the Northern Mariana Islands, or Puerto Rico).

Q. Will only those age 65 and over be enrolled in the SilverScript plan?

A. No; enrollment is based on Medicare eligibility, not age. This means that retirees and their dependents under age 65 but eligible for Medicare (and enrolled in both Medicare Parts A and B) will be automatically enrolled in the SilverScript plan.

Q. My family has "split coverage," meaning that one or more of my covered family members are Medicare-eligible and one or more are not. Will the SilverScript plan apply to all of us, or just to those who are Medicare-eligible?

A. It will apply only those individuals who are eligible for Medicare and enrolled in both Medicare Parts A and B; those who are not eligible for Medicare will continue to have their benefits administered by Caremark.

Q. I will be turning age 65 next year and will become eligible for Medicare; what will happen to my prescription plan coverage?

A. Prior to becoming eligible for Medicare, you will receive information from the County about your benefits and how they will coordinate with Medicare. Once eligible, you will be automatically enrolled in the SilverScript plan and receive a SilverScript ID card.

Q. I am Medicare-eligible but have prescription coverage through my spouse's plan (not one offered through the County). Will I be automatically enrolled in the SilverScript plan?

A. No, only those who are Medicare-eligible and who currently have prescription plan coverage through the County (excluding Kaiser members) will be automatically enrolled.

What You Need to Do (or Not Do)

Q. Do I need to do anything before, during or after Open Enrollment?

A. If you are currently Medicare-eligible, enrolled in prescription plan coverage through the County, and want to keep your current coverage, you do not need to do anything; the change to SilverScript will be automatic beginning January 1, 2015. If you are not enrolled in prescription plan coverage or wish to change plans, you can do so during Open Enrollment (see page 5).

Note: If you are eligible for Medicare, but not currently enrolled in Medicare Parts A and Part B, you must enroll in both parts (call 1-800-MEDICARE) prior to January 1, 2015 to be eligible to participate in a County prescription drug plan.

Important: In December, those who will be enrolled in the SilverScript plan will receive a letter from SilverScript allowing them to “opt out” and cancel coverage for 2015. This letter is one of many communications required by the Federal Center for Medicare and Medicaid Services (CMS). **If you opt out and cancel coverage, you will have no prescription coverage through the County effective January 1, 2015. Please disregard this letter unless you want your coverage with the County to be cancelled.**

Q. I am currently covered by a prescription plan through the County. Do I need to enroll in a Medicare Part D plan on my own or will the change to the SilverScript plan be automatic in January 2015?

A. The change will be automatic if you are eligible for Medicare, are enrolled in both Medicare Parts A and B, and have prescription coverage through the County (excluding Kaiser). If you enroll in a standard Medicare Part D plan on your own, your coverage through the County will automatically be cancelled; the Federal government does not allow coverage under two Medicare Part D plans.

Q. Can I opt out of the SilverScript plan and keep my current Caremark plan?

A. No.

Q. Can I cancel my County coverage before 2015 and enroll in a standard Medicare Part D plan that is not offered by the County?

A. Remember that the County’s plan includes a second component that will provide benefits above and beyond the standard government-approved Medicare Part D prescription benefits to help maintain current coverage levels. The benefits of this second component will not be available to you if you enroll in a plan not offered through the County. Also, if you cancel coverage and then go without coverage for 63 days or more, you could be liable for a Medicare Part D late enrollment penalty should you later re-enroll in a County prescription plan.

Q. Should I fill my prescriptions before the transfer to SilverScript occurs January 1, 2015?

A. This is recommended if, in December, you have prescriptions that are close to the expiration date or have no refills left.

Q. After the transfer to SilverScript occurs January 1, 2015, is there anything I will need to do differently when filling a prescription, besides presenting my new SilverScript ID card at retail pharmacies?

A. If you have refills remaining as of December 31, 2014, they will transfer to SilverScript for 2015. However, if you have no refills remaining, you will be required to obtain a new prescription from your doctor (even if you have prescriptions automatically refilled).

Rates / Premiums and Subsidies

Q. Will my cost share (the percent of the plan premium I pay) change due to the transition to SilverScript?

A. No.

Q. Where can I find the 2015 monthly prescription plan rates?

A. The Open Enrollment packet (mailed to homes the week of September 15th) will contain the 2015 rates. For Open Enrollment information, see page 5.

Q. Is there a subsidy available for low income retirees?

A. Yes, but low income status is determined by either the Social Security Administration (SSA) or the State Medicaid office. Those eligible include individuals with income less than 150% of Federal Poverty Level (\$17,505 for single persons in 2014) and total resources less than \$13,440 (for single persons in 2014). For more details, visit the SSA at www.socialsecurity.gov, or call 1-800-772-1213 (TTY 1-800-325-0778).

Q. Can you explain the extra amount high income retirees are required to pay to the Federal government?

A. Medicare will charge high income retirees the Income Related Monthly Adjustment Amount or "IRMAA," because the SilverScript plan is a Medicare Part D plan. The SSA determines who is considered a high income retiree based on tax status and yearly income as reported on IRS tax returns from two years ago. IRMAA will be deducted from Social Security checks (or the SSA will bill affected retirees directly). To keep their coverage, high income retirees in the SilverScript plan must pay this amount to SSA.

In 2015, monthly IRMAA charges will range from \$12.30 to \$70.80 per person and will be based on 2013 modified adjusted gross income (MAGI). The income limits for 2015 are \$85,000 MAGI for single income tax filers and \$170,000 for joint income tax filers.

Plan Benefits

Q. Will the mail order or pharmacy copays change?

A. No.

Q. Can I continue to use a retail pharmacy other than CVS?

A. Yes, you may use one of the over 68,000 participating pharmacies currently available to you such as *Giant, Safeway, Target, Walgreens and Walmart.*

Q. Will I still be able to save money by using Maintenance Choice for my maintenance medications?

A. For maintenance medications (long-term medications taken regularly for chronic conditions, such as high blood pressure, high cholesterol or diabetes, or long-term therapy), you will still be able to fill up to a 90-day prescription at either a CVS/pharmacy retail location or through Caremark mail service and pay only one copay for a 90-day supply. However, if you fill a 90-day prescription at a retail pharmacy other than CVS, your total copay will equal three 30-day copays.

Q. Will there be a different formulary for SilverScript?

A. No; like today, you will use the Caremark Preferred Drug List (PDL). The PDL is updated quarterly and you can access it as follows:

Go to <http://www.montgomerycountymd.gov/ohr/benefits/rgi/retireebenefits.html>, scroll down to the Prescription Plan Caremark Materials heading and click on Caremark Preferred Drug List.

However, the Medicare Part D part of the SilverScript plan also uses a CMS formulary; you may receive CMS mailings regarding this formulary stating that certain drugs are not covered. **Please disregard these CMS letters** because the wrap feature of the plan offers the same, more comprehensive formulary used by the current Caremark plan.

Q. Will the same prescription drugs be covered?

A. Yes. However, the PDL is subject to change throughout the year as it is today.

Q. Will my prescriptions with prior authorizations (called "letters of medical necessity") transfer to the SilverScript plan?

A. These will automatically transfer to SilverScript. However, if you have a letter of medical necessity that expires in 2014, you will need to obtain a new letter from your doctor.

SilverScript ID Cards

Q. Will I use the same ID card (my Caremark card) at the retail pharmacy?

A. No; in mid-December, SilverScript ID cards will be mailed to retirees, their dependents and survivors who are Medicare-eligible and have coverage through a prescription plan offered by the County (excluding Kaiser). The SilverScript card must be used beginning January 1, 2015.

Q. If I have "split family" coverage, will we use different cards?

A. Yes; if you have split family coverage (meaning that one or more of your covered family members is Medicare-eligible and one or more is not), those who are Medicare-eligible will receive the new SilverScript card. Those who are not Medicare-eligible will continue to use the current Caremark card with the retiree's name and ID.

Online Caremark Accounts

Q. I registered online so that I can see my Caremark account (plan benefits, claims, etc.); will my account automatically transfer over?

A. Yes, in January 2015.

Q. I have further questions; where can I go to learn more?

1. Go to www.montgomerycountymd.gov/ohr/benefits/rgi/egwp.html - the OHR Medicare Part D Prescription Plan Website; included there is the Medicare Part D SilverScript webcast presentation and panel discussion from MCREA's Annual Meeting held 6/4/2014.

2. Call MC311 Customer Service Representatives at 240-777-0311 (311 locally), 1-877-613-5212 (toll-free), or 301-251-4850 (TTY); Monday - Friday, 7:00 am - 7:00 pm.

Any questions MC311 representatives cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday through Friday, open 8:00 am to 5:00 pm.

NEWS from

MONTGOMERY COUNTY EMPLOYEES FEDERAL CREDIT UNION

By Jim Norris, President, MC EFCU

For the first time in its history, the Montgomery County Employees Federal Credit Union (MC EFCU) recently surpassed \$100 million in assets. This major milestone was made possible by 38% growth during a five-year period for the credit union – which included a stretch of time that overlapped with much of *The Great Recession!*

That rapid growth helps to demonstrate the financial strength, stability and wonderful members that the credit union has, including many Montgomery County retirees who are longtime members of MC EFCU. Here are is a sampling of what's been happening with MC EFCU, in recent times:

- MC EFCU now offers a wide array of mobile and online banking options that rival those of any bank in America. One popular example of the many applications available is mobile check depositing, which will allow you to deposit a check with a simple snap of the camera on your smart phone.
- Members have access to more than 30,000 *free* ATM machines through the Co-Op Network – including approximately 5,500 that are available within always easy-to-find 7-Eleven stores. And members can also complete transactions on-site at more than 5,000 shared credit union branches across the country that are part of the Co-Op network.
- IRA accounts, mortgages, car loans, student loans, credit card rewards, a Member Value Program (MVP), CD's with competitive rates and terms—you name it, we've got it. And we're always delighted to help our members and your family members, all along the way. All accounts are federally insured by NCUA up to \$250,000 and IRA is separately insured up to \$250,000
- We have been granted the exclusive naming rights of our headquarters building in Germantown. The sign was installed on the top of the building in May of this year.

We hope all of you are enjoying and prospering in retirement. Thank you to our longstanding MC EFCU members for your loyalty to your credit union! Those of you who'd still like to join or find out more about our many new services, please give us a call at 301-279-1964 or visit us at mcefcu.org.

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
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/ohr (click on Benefits tab top left, then Retiree Health Insurance)
CareFirst Blue Cross-Blue Shield: Indemnity Plan and Point-of-Service Plans 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
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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