



MCREA

Montgomery County Retired
Employees' Association, Inc.

NEWSLETTER

May 2023

MCREA 2023 Member Meetings—New Time!

In Person and Virtual

June 14, 2023 at 7pm

Mark your calendar—Beginning May 1, preregister to attend

<http://www.mcreaonline.com/annualmeeting.html>

Visit Vendors from 5:30 pm to 6:30 pm

October 11, 2023 at 7pm

Mark your calendar—Beginning September 1, preregister to attend

<http://www.mcreaonline.com/annualmeeting.html>

Visit Vendors from 5:30 pm to 6:30 pm

Note: Reminder emails (including the room location) will be sent to preregistrants.

MCREA President's Message

The new year began with efforts to ensure MCREA is well-known. In January, the President and Margaret Knill, MCREA Membership Chair, met with and introduced MCREA to the 11 newly-elected Councilmembers. Since then, MCREA's monitoring of FY24 budget interests has been underway in preparation for meetings with County elected officials, including FY24 budget testimony for the County Council in April.

In March, MCREA held two important meetings. One was the annual meeting with Councilmembers during which FY24 budget interests were discussed (page 2). The other was a Board meeting with discussion of MCREA's income from dues and costs for communications. Considerations were given to increasing dues (currently \$5 per year), reducing newsletter distributions (paperless option) and eliminating phone service.

MCREA serves 7500+ retirees, yet only 2200+ retirees pay dues! Many more retirees need to pay MCREA dues to maintain current communication services. Income from dues is especially critical to cover the costs of printing and mailing the newsletter to you twice each calendar year. The Board also monitors County retiree-related actions and, when necessary, we request you contact elected officials who make the decisions. Time and

again, you have responded and made a difference. MCREA communications' costs include two paper newsletters and mailing, the website mcreaonline.com, virtual meetings and phone.

The Board needs to hear from all retirees to help us make decisions regarding these costs. With more dues-paying members, we could avoid raising dues and possibly continue to prepare and send two print newsletters each year. Let us know your thoughts on the services provided by MCREA by emailing MCREAMembership@gmail.com. And join MCREA today! Payment information is on the Membership Application (page 7) of this MCREA Newsletter and at www.MCREAonline.com.

Here's to you, with hopes you are enjoying the season wherever you are!

Sara Harris, President

MCREA NEWS

Policy Issue - Consolidated Retiree Health Benefits Trust

The County Executive (CE) and the County Council's Government Operations and Fiscal Policy (GO) Committee are proposing different policies for the funding and use of funds from the Consolidated Retiree Health Benefits Trust (aka OPEB). Prior to the release of the FY24 recommended budget, the GO Committee held a meeting and agreed with the staff report <https://tinyurl.com/2p8j425c>. The major issue was a proposed policy update that requires additional funding for the OPEB Trust before funds would be removed, providing for a reliable source of funding for health benefits in the future.

On the other hand, the CE's FY24 recommended budget <https://tinyurl.com/5n8jkyej> states that there are sufficient funds in the OPEB Trust to shift to a policy of utilizing Trust funds to pay a portion of the current year health benefits. Although no funds were taken from the OPEB trust in the recommended FY24 budget (as in the recommended FY23 budget), additional funding was not included either.

MCREA met with the CE and discussed this issue and the full MCREA Board discussed it with the County Council at our annual meeting in late March. By the time you read this article, MCREA will have followed up with emails to our County elected officials supporting the Council GO Committee position and will have asked MCREA members for whom we have email addresses to do the same. In addition, MCREA will have provided testimony to the Council at the budget hearings in April.

Please note that this does NOT affect your current health insurance benefits.

MCREA Board Vacancies – The MCREA **Board of Directors** experiences vacancies periodically. If you are interested in serving, please send an email to MCREAMembership@gmail.com with a brief statement of why you are interested in serving, along with what skills and experience you would bring to the Board. Please include your home address, email, and phone number. Letters of interest should be received no later than **May 15**.

MCREAonline.com – Website Upgrade

MCREA’s Board of Directors voted to upgrade its website platform. The upgrade should be completed before June 2023, at which time you may notice some small changes, although the basic format will remain the same. Once the upgrade has been completed, you will see an “s” following “http” to show that the website is a secure site. This security enables us to have new capabilities for future uses.

MCREA representative on the Board of Investment Trustees (BIT) and the Consolidated Retiree Health Benefits Trust’s Board of Trustees

- MCREA is seeking expressions of interest in serving in this position, which is appointed by the County Executive and approved by the County Council to serve a three-year term from March 1, 2024 through March 1, 2027. For more information about the position and the process, please send expressions of interest to BITMCREA@gmail.com.

OFFICE OF HUMAN RESOURCES (OHR) NEWS**INTRODUCING A NEW VIRTUAL PHYSICAL THERAPY PROGRAM FOR CAREFIRST MEMBERS**

– CareFirst BlueCross BlueShield now offers a Virtual Physical Therapy Program to support the health and well-being of you and your covered dependents. CareFirst has partnered with SimpleTherapy to bring MCG CareFirst members a comprehensive, digital program that can help those suffering from joint and muscle problems, such as back pain, arthritis, or tendonitis. You and your covered dependents over age 13 now have instant access to guided video exercises for over 5,500 different types of musculoskeletal issues. The program also provides unlimited coaching support and a personalized plan to help you get back to living pain-free. Get started today by visiting simpletherapy.com/carefirst or downloading the SimpleTherapy app from the Apple App Store, Google Play or Amazon App Store. If you have any questions or concerns about the new program, please contact SimpleTherapy at 800-835-5852.

As part of this launch, CareFirst is offering a monthly sweepstakes. Register as a new member and/or complete 3 sessions per week during any calendar month to be automatically entered to win a \$25 Amazon gift card.

Virtual Q&A Hour:

Retiree Virtual Office Hours are held on the 1st Thursday of every month from 3-4 pm EST. The June 1st meeting will include a special presentation on the SimpleTherapy program. To register, visit www.montgomerycountymd.gov/HI → Retired Employees → Quick Links → Retiree Office Hours.

EYEMED VISION DISCOUNT PLAN FOR RETIREES

Since January 1, 2019, EyeMed has administered the Insight Vision Discount Plan at no cost for all retirees. This is a discount plan—NOT insurance. As a result, EyeMed does not issue identification (ID) cards. To receive the discount, you must utilize a participating

provider, such as JCPenney, Sears, Target, Pearle Vision, and LensCrafters; many independent providers also participate. The discount plan number is **1018309**.

For providers that have questions about how EyeMed works, they can call the following phone numbers: EyeMed Member Services phone number: 866-801-1479; EyeMed Doctors/Provider Services phone number: 1-800-521-3605. A generic EyeMed ID card appears in this newsletter and contains this information for you to use when seeking these discount services.

Insight Discount Plan 2019 

Dependents are eligible.
This is not insurance.

Member Services 1-866-801-1479	Montgomery County Government Retirees Discount Plan#: 1018309
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Signature: _____

EyeMed Member Services
Visit eyemed.com or call 1-866-801-1479

EyeMed Doctors/Providers Only
Visit eyemed.com to receive plan information, authorization online or call 1-800-521-3605







HAVE YOU VISITED WWW.MCREAONLINE.COM LATELY?

Whether using your own electronic device or visiting a public library to use their computers, MCREA's website offers links and phone numbers to reach health and retiree benefits, newsletters, useful forms, and other helpful information. With so many entities going paperless, see how valuable the MCREA website can be. **Check it out!**

ARE YOU TURNING 65 SOON?

When do I need to enroll in Medicare? When you turn age 65—or sooner if you qualify due to Social Security disability, end stage renal disease, or ALS (also known as Lou Gehrig's disease). Technically, you have a 6-month window in which to apply, which starts three months before you turn 65 and ends three months after your birthday.

For retirees turning 65, or who have spouses turning 65, the County has that information on file. OHR sends out a letter approximately 3 months before your 65th birthday to remind retirees and spouses turning 65 of the obligation to enroll in Medicare Parts A and B. If you or your dependents become entitled to Medicare for other reasons, such as a Social Security disability award, then it is your responsibility to provide OHR with a copy of the Medicare Card so eligibility can be updated.

Our medical carriers compare Medicare eligibility with the Centers for Medicare and Medicaid Services (CMS). If claims were paid by the carrier when they should have been paid by CMS, the claims will be reversed, regardless of Medicare enrollment.

Medicare Enrollment Exception—If you or your covered spouse are actively working and have access to participate in a non-MCG employer’s group insurance plan, then you can delay your Medicare enrollment. If the situation applies to you, you may choose to decline participation in the County’s retiree health plans to avoid having to pay the Medicare Part B premiums in addition to your other employer health premiums. Once that other employer-sponsored coverage ends, you can enroll in the County’s plans and apply for Medicare part B during a special enrollment period within 3 months before or after your termination/retirement with that other employer.

Medicare Coordination of Benefits—The County’s medical plans act as a supplement to Medicare. Therefore, you do not need to purchase a separate individual Medicare supplement plan or Medicare Advantage plan (Part C) in addition to the County’s retiree plans. Once on Medicare, it will become your primary insurance and the County’s plans will be secondary to Medicare.

Medicare Premiums—The month that you enroll in Medicare, you will begin paying Medicare Part B premium. This premium is in addition to the County premium and is paid by the retiree, not the County. Your Medicare premiums are based on your IRS tax return from 2 years ago, so high-income earners will pay more (Social Security will tell you if this applies to you). If you collect your Social Security monthly benefit, your Medicare premium will be deducted from that disbursement. If you have delayed receiving the Social Security monthly benefit, you will be billed quarterly for this premium. Visit www.medicare.gov/basics/costs/medicare-costs to learn more and sign up for one of the webinars listed in this newsletter!

How To Enroll in Medicare—Contact your local Social Security Office OR apply online at www.ssa.gov/medicare/sign-up – This is the easiest and fastest way to sign up and get any help you may need.

Making Changes to County Retiree Plans—Retirees can make changes to their elections throughout the year since the premium is paid on a post-tax basis. The only requirement

is that election forms need to be received by the 10th of the month for the changes to be effective on the 1st of the following month. Retiree election forms can be found online at www.montgomerycountymd.gov/HI → Retired Employees → Retiree Forms.

MONTGOMERY COUNTY EMPLOYEE RETIREMENT PLANS (MCERP) NEWS

Social Security/Medicare Seminars—During 2023, the Social Security Administration (SSA) will conduct virtual seminars for Montgomery County employees, retirees and their dependents, in which you will learn about Social Security and Medicare. These seminars are especially important for persons turning 65 years of age. Bring your questions and make sure to sign up for **the remaining 2023 seminars, scheduled for May 11 and October 19, from 2 to 4 pm.** Sign up via this link: <https://tinyurl.com/29eu374s>.

BECOME A MCREA MEMBER NOW!

MCREA members receive valuable information regarding methods of contacting health insurance companies and retiree benefits, as well as updates on activities within Montgomery County Government that may impact benefits. Be in the know as a retiree! Dues are minimal but are essential to cover the cost of printing and mailing the newsletter. These costs have risen significantly in recent years. Your dues help us keep printing and mailing the newsletter to your door!

MEMBERSHIP QUESTIONS FOR MCREA

For questions about your membership status, when to renew your dues, and change of mailing address, please send an email to mcreamembership@gmail.com or mcreamember@gmail.com. **Note** that you must notify Montgomery County Government of an address change separately from MCREA.

THANKS TO IRM FOR 9 YEARS AS OUR NEWSLETTER EDITOR!

The MCREA Board thanks our colleague Irm Damazo for preparing 18 biannual newsletters, each with its own challenges and deadlines. She then orchestrated the transfer of this critical form of communication to Karen Federman Henry, our new Newsletter Editor.

Welcome to Karen, who prepared the newsletter you are currently reading!



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

 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

This newsletter is published by: Montgomery County Retired Employees' Association, Inc. P.O. Box 73, Rockville, Maryland 20848-0073. Editor: Karen Federman Henry. Feedback is welcome!

MCREA

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