

Montgomery County Retired Employee's Association (MCREA) Meeting June 14, 2023

Presented by

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In This Presentation

- Elimination of High RX Plan
- Standard Rx Plan
- New Vision Benefit
- Beneficiary Designation/Life Insurance
- New Retiree Election Form
- CareFirst offerings
 - Simple Therapy
 - Noom
- Retiree Virtual Office Hours



Elimination of High Prescription Plan

- IAFF Retirees transitioned to Standard prescription plan 1/1/2023
- Everyone else will transition 1/1/2024
- Retirees don't have to wait! Start saving \$\$\$ now!
- Complete retiree election form, changes received by 10th of the month are effective the 1st of the following month.
 - July 10th = effective August 1st.



Standard Prescription Plan

- \$50 Annual Family Deductible
- Three Tier Structure
 - \$10 Generics
 - \$20 Formulary
 - \$35 Brand
- Covers same drugs as High RX Plan



New Fully Insured Vision Benefit - EyeMed

- Effective January 1, 2024
- Will require election form

Coverage Tier	Monthly Premium (30% Cost Share)
Self	\$.82
Self+1	\$1.56
Self+Family	\$2.42



Retiree Vision Comparison

Exam Services Exam Contact Lens Fit and Follow Up Frames Standard Plastic Lenses Single Vision	\$5 Off \$10 Off retail price 35% off retail price	\$30 Copay Maximum cost of \$40 for standard F&F and 10% off premium F&F \$130 frame allowance. \$0 copay and 20% off any amount over allowance.
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Standard Plastic Lenses	·	*
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	\$50	
Single Vision	\$50	
	ΨΟΟ	\$0 Copay
Bifocal	\$70	\$0 Copay
Trifocal	\$105	\$0 Copay
Progressive Lenses	\$65 for Standard. 20% off Tiers 1-4.	\$65-\$110 Copay for Standard. \$85-\$110 for Tiers 3 progressive. \$65 copay, 20% off retail price less \$120 allowance for Tier 4.
Lens Options		
UV Treatment	\$15	\$15
Tint-Solid or Gradient	\$15	\$15
Scratch Coating - Standard Plastic	\$15	\$15
Polycarbonate - Standard	\$40	\$40
Anti-Reflective Coating Standard	\$45	\$45
Other Add-Ons and Services	20% off retail price	20% off retail price
Contact Lenses (Discounts applied to materials only)		
Contacts-Disposable	0% off retail price	\$100 allowance
Contacts - Conventional	15% off retail price	\$100 allowance, 15% off amount above allowance
Laser Vision Correction		
Lasik or PRK	5% off retail price or 5% off promotional price	15% off retail price or 5% off promotional price



MCREA Annual Meeting

Retiree Discount Vision Plan

- Still available, no cost to retirees.
- Can't use with fully insured discount vision plan
- No ID Card, use participating provider



Use once you have exhausted benefits available under fully insured plan.



Life Insurance Beneficiary Designation Form

- Don't remember who you have listed as your beneficiaries?
- Complete a new beneficiary form.
 - Electronic Form, can be completed on a cell phone, tablet or computer.
 - Form is programmed and knows where to go.
 - Bonus! You receive a confirmation email with a COPY of the beneficiary form attached for your records.
 - Trouble w/form? Then print and complete the form and mail it in.
 - No printer? Just place a service request w/MC311 and we will put one in the mail to your home address.

NOTE: Address block on form has unlimited characters. It will look like only part of the address is there, just know that when we receive the electronic copy we have the ability to see the complete address.



CareFirst Offerings



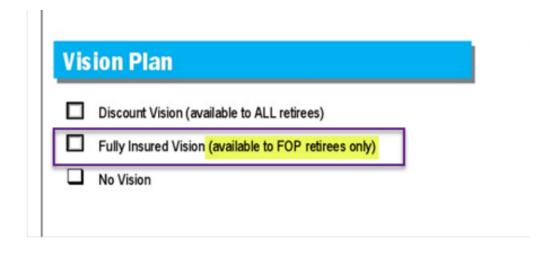
- Simple Therapy Virtual Physical Therapy Available
- Noom App Available (personalized, psychology-based techniques help you understand your relationship w/food).
 - BMI 25 or greater
 - Over age 18
 - Having been diagnosed w/pre-diabetes
 - Being at risk for developing pre-diabetes
- IMPORTANT: Sign up for Noom through Carefirst Well-being, otherwise you will be charged.

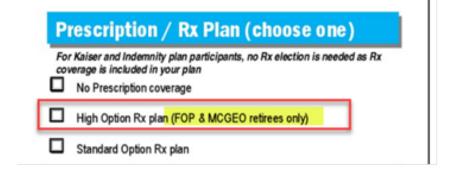




New Retiree Election Form

- One form for all retirees
- Starting 1/1/2024 all benefits will be the same for all retirees







Retiree Virtual Office Hours

- 1st Thursday of each month from 3:00 4:00 p.m.
- Register to attend event
- Ability to be moved to a private breakout room with HIT member to discuss/review personal questions.
- Frequently asked questions
 - I'm turning 65 what do I have to do?
 - Where can I find information on the web-site?



Questions?

