



MCREA

Montgomery County Retired
Employees' Association, Inc.

NEWSLETTER

November 2023

MCREA 2024 Member Meetings – Save the Dates!
And Plan to Attend!

June 12 and October 9, 2024 – times to be announced

**Note: Reminder emails for each meeting will be sent to
MCREA members for whom we have an email address**

**MCREA'S 2023 MEMBER MEETINGS WERE HELD IN PERSON AND VIRTUALLY
June 14, 2023 and October 11, 2023**

MCREA President's Message

In MCREA'S 2023 Spring Newsletter, I informed you about MCREA'S communication costs, such as the Newsletter, and the necessity of paying dues. Your support is vitally important to MCREA'S financial health and the Board's ability to inform you and decision-makers about retirees' interests. Now, I need to ask for your help.

First, to **you who pay MCREA dues** and maintain your membership, **Thank You!**

Next, to **you who do not pay MCREA dues**, please email me and tell me why at presidentmcrea@gmail.com, OR **join MCREA now** using the membership information in this Newsletter; the email is MCREAMembership@gmail.com.

For all retirees, if the MCREA Newsletter was available only on the MCREA website, (that is, no longer mailed), would you review it using the MCREA website mcreaonline.com?

As you know, this year brought changes to the County Council, with several new and two additional County Council members, who are the decision-makers of funding our health and pensions benefits. Internally, MCREA Board members are reviewing the organization's funding, services, and communications. Your support, both by paying dues and providing input, are necessary to fulfilling the mission of MCREA. Dues are

especially important, because they make it possible to cover costs of the MCREA newsletter, our virtual Zoom meetings, the website, and telephone—our main methods of communicating with you. Your input informs us while providing vitality and opportunities for effectiveness as we prepare for the future.

Finally, this has been a good year for MCREA as we, volunteer board members, inform and respond to pension and benefit-related inquiries through this Newsletter, virtual member meetings via Zoom, mcreaonline.com, MCREA's telephone line and Facebook page and MCREAMembership@gmail.com.

I look forward to hearing from you.

Sara Harris, President

MCREA NEWS

After the adjournment of the June 14, 2022, Membership Meeting, the Board met and unanimously approved the following officers of MCREA for the coming year:

2023-2024 MCREA BOARD OF DIRECTORS

Sara Harris – President	Belinda Fulco*
Kathy Best – Vice President	Barbara Garrard
Suzanne Hudson - Secretary, Records Retention	Karen Federman Henry
Christine Feintheil - Treasurer	Margaret Knill
Fran Abrams	Bruce Meier*
Irm Damazo	Deborah Snead
Michael Dennis	Lillian Snyder
Michael Faden*	Rick Sullivan
Beryl Feinberg	*Presidential Appointment

INTRODUCTION of NEW MCREA BOARD MEMBER

Bruce Meier retired in July 2019 after having worked for Montgomery County since 1998. Bruce worked in the Office of Management and Budget from 1988 to 1994 as a Management and Budget Specialist. During that time, he worked on the budget for the Fire and Rescue Services; was the analyst for compensation; and was the OMB member of the County's collective bargaining team. From 1995 to 2002, Bruce served as a Budget Manager and spent time as lead manager for the development of the annual Operating Budget; issue development, negotiation, and resolution; and macro-fiscal policy development and tracking. From 2002 to 2009, Bruce worked in the Department of Public Works and Transportation, leading preparation of the department's operating budget, including instructions and guidance to department budget staff and recommendations to

the Director. Bruce returned to OMB in 2009, where he stayed until his retirement. Since his retirement, Bruce has enjoyed hiking and reading histories and science fiction.

MCREA LONG-RANGE PLANNING PROCESS

When preparing and approving the 2023 Budget, the Board recognized several issues that affect future budgets, including whether to continue mailing paper newsletters (which represents the largest cost for MCREA). Rather than address the issues in a vacuum, the Board decided to consider MCREA's future through a long-range planning process. President Sara Harris appointed a Planning Committee comprised of Kathy Best, Irm Damazo, Mike Faden, Karen Federman Henry, Beryl Feinberg, Christine Feintheil, Suzanne Hudson, Deborah Snead, and Fran Abrams, Chair.

The Committee has performed several steps to date:

- Defined the mission of MCREA as "protecting and enhancing the benefits of Montgomery County, MD, government retirees and beneficiaries."
- Selected a SWOT method of analysis (identifying Strengths, Weaknesses, Opportunities, and Threats).
- Identified six factors to evaluate: Membership, Communication, Technology, Organizational Management, Financial Resources. and Advocacy.
- Met with the full Board at a special meeting on June 1 to discuss these six elements in relation to the SWOT process and prepared a table showing each factor with its SWOT components identified. (For example, one of the strengths identified under Communication is MCREA's online presence through its website and Facebook page.)
- Followed up with Draft Goals and Strategies for each factor. The full Board concurred with these items at the Board meeting on September 7.

Before implementation, the Planning Committee will create a detailed Action Steps Table for each Strategy, which will include what needs to be done, who will take responsibility for doing it, the time frame of the actions, any cost required, and any by-law amendments needed. The final plan will be shared with all MCREA members online.

If you have questions about this process or would like to have copies of the planning process materials (e.g., SWOT Tables), please contact Fran Abrams at fran.abrams@gmail.com.

DON'T FORGET—PROPERTY TAX CREDITS

Montgomery County Property Tax Credits are available for residents 65 and older who have lived in the same house 40 consecutive years, for retired military service members, and for their surviving spouses, who have not remarried. Property assessments

determine eligibility. Contact 311 for the updated application after January 2024, which must be filed by April 1, 2024 for the following tax year.

OFFICE OF HUMAN RESOURCES (OHR) NEWS

NEW FULLY-INSURED VISION PLAN FOR RETIRED MCGEO, IAFF AND UNREPRESENTED EMPLOYEES – As a result of collective bargaining, retired MCGEO, IAFF and unrepresented employees will have a new vision plan option available effective January 1, 2024. Retired FOP employees already have access to the new vision plan as of April 1, 2023. The new fully-insured vision plan will be offered as an additional option to the no-cost discount vision program.

What is the difference between the two vision plans?

Both Retiree vision plan options are administered by EyeMed.

- **Retiree Discount Vision Plan:** Retirees are already enrolled in this plan at no cost. The retiree discount vision plan offers a discount on an exam and a defined discount on materials. This plan does not offer out-of-network benefits. You can use your EyeMed discount as often as you like on nearly all your vision care purchases at EyeMed Insight network participating providers. The discount must be applied at the time of service.
- **New Fully-Insured Retiree Vision Plan:** If you elect to enroll in this plan later this fall (for January 1, 2024 effective date), you will pay a monthly premium based on your retiree cost share. The fully insured retiree vision plan is a full insurance plan with assigned copays for each service. It offers both in- and out-of-network benefits.

To view a side by side comparison of the plans, please see the [Retiree Vision Benefits-At-A-Glance Comparison](#)

(<https://www.montgomerycountymd.gov/HR/Resources/Files/Benefits/Retiree%20Vision%20Comparison-January%202024.pdf>). More information, including a breakdown of costs for the new plan, will be mailed to your homes in November.

ELIMINATION OF THE HIGH OPTION PRESCRIPTION PLAN FOR RETIRED FOP AND MCGEO EMPLOYEES – As a result of collective bargaining, the Caremark/Silverscript High option prescription plan will be eliminated for all FOP and MCGEO retired employees effective January 1, 2024. The High option prescription plan was eliminated for IAFF and Unrepresented retired employees in January 2023.

FOP and MCGEO retired employees currently enrolled in the Caremark/Silverscript High option prescription plan will be enrolled automatically in the Caremark/Silverscript Standard option prescription plan effective January 1, 2024. The benefit summary for the Standard option prescription plan is available on the [retiree prescription website](#). (<https://www.montgomerycountymd.gov/HR/Benefits/RetireePrescriptions.html#1>)

However, more information, including 2024 rates, will be mailed to you later this fall (by mid-November).

MCG Retiree Insurance Enrollment Statistics as of 9/1/2023					
Retirees	Medical Plans				
	CareFirst Indemnity	High POS	Standard POS	Kaiser w/RX	UHC
Non-Medicare	7 ⁺	905	165	103	381
Medicare	340	1999	956	291	727
Total Retirees (includes survivors)	347	2904	1121	394	1108
	PPO Dental Plan	Vision*	Caremark/SilverScript Prescription Drug Plan		
			High RX	Standard RX	Total RX
Non-Medicare	1616		71	1516	1587
Medicare	4731		267	3119	3386
Total Retirees (includes survivors)	6347		338	4635	4973

* All retirees have access to discount vision plan effective January 1, 2019.

Virtual Q&A Hour:

Retiree Virtual Office Hours (Zoom) are held on the 1st Thursday of every month from 3-4 pm EST. This is a great opportunity to ask questions! To register, visit www.montgomerycountymd.gov/HI → Retired Employees → Quick Links → Retiree Office Hours.

DON'T FORGET TO VISIT WWW.MCREAONLINE.COM!

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!**

MONTGOMERY COUNTY EMPLOYEE RETIREMENT PLANS (MCERP) NEWS

HAVE YOU VISITED THE MCERP WEBSITE LATELY?

Please visit them at <https://www.montgomerycountymd.gov/mcerp/retirees.html> for any forms to update your taxes, address, or direct deposit information.

Also, be on the lookout for their 2024 Social Security virtual seminar dates coming soon!

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.

DUES PAYMENT CHANGE FOR PAYPAL

When the new MCREA website launches, you will notice a change in the online membership form when you go to renew your membership online.

MCREA will no longer need you to fill out the online membership form if you are paying your dues through PayPal using a credit or debit card. Your information will be collected through PayPal. Note: If you use a business PayPal account (rather than a personal PayPal account), you will need to complete the form so that MCREA has your name and home address.

There is no change if you are renewing your membership with the paper form and mailing that form and your check to MCREA.

REMEMBER!

The dues year for MCREA runs from January through December. The 2024 Membership Application form appears in this Newsletter!



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

***Please do NOT staple or tape your check to the form.**

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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