



MCREA

Montgomery County Retired
Employees' Association, Inc.

NEWSLETTER

April 2024

****SEE THE ANNOUNCEMENT ON PAGE 6****
THE SPRING NEWSLETTER WILL BE MAILED AND THE FALL
NEWSLETTER WILL BE ON THE MCREA WEBSITE ONLY!

MCREA 2024 Virtual Member Meetings— Save the Dates!
and Plan to Attend!
Wednesday, June 12, 2024 - 3 to 5 pm
Wednesday, October 9, 2024 - 4 to 6 pm
Note: Reminder emails for each meeting will be sent to dues-paying
MCREA members for whom we have an email address

MCREA President's Message

This spring, there are lots of items to share with you and many Thank You's!

Dues - Montgomery County Government Retirees— A Big *Thank You!* to all who paid your dues! Your responses make a difference! MCREA volunteers spent hours opening your mail, entering membership data, processing dues payments and making deposits as usual, except the volume was greater than ever before! Your support is much appreciated and has improved MCREA's financial health tremendously!

Virtual member meetings - A Big *Thank You!* to Margaret Knill and co-hosts, Kathy Best, Barbara Garrard, and Beryl Feinberg, who make virtual meetings with Q&A possible for you! We, the MCREA Board, are pleased that more retirees are attending each virtual MCREA meeting. By doing so, attendees hear each presenter deliver information first-hand and have opportunities to ask questions.

Website – A Big *Thank You!* to MCREA website testers and MCREA's website manager! The MCREA website has current information, contact resources, and now is redesigned and updated providing you, at any time, past presentations and newsletters. Check out the website now (and periodically), and let us know your thoughts.

Members - Finally, members, consider your own interests, experience, and talents, and how you can support MCREA, whether you do so for a single project or assist with an ongoing need. Keeping your paid dues current always helps too!

Thank you for your support and responses to requests from MCREA's Board.

It is a pleasure to serve with you!

Sara Harris, MCREA President

MCREA NEWS**MCREA NEWSLETTER WORKGROUP**

After reviewing your responses to the President's inquiry regarding paper versus electronic newsletter publication, the MCREA Board arranged a work group to evaluate an appropriate transition between printing the newsletter and offering it on the MCREA website. On page 6 you will see the result of that effort, which includes a paper option for those dues-paying members who do not have access to the on-line version of the newsletter.

THE MCREA BOARD ASKED AND YOU RESPONDED!

In response to the plea for more retirees to join MCREA, you responded overwhelmingly and increased our dues-paying membership significantly!

Thanks also to those of you who respond to the emails sent by MCREA, whether the purpose is to remind you to renew your dues or to write to the County Executive or County Council. Your responsiveness helps MCREA serve you and continue the support of retiree benefits!

Keep up the great effort! Your membership is truly appreciated!

OFFICE OF HUMAN RESOURCES (OHR) NEWS**Retiree Vision Options**

Retirees now may choose between two vision plans with EyeMed:

- The **fully insured** plan is a comprehensive insurance plan with monthly premium costs and assigned copays for services.
- The **discount vision** program is offered at no cost and provides a discount on your annual eye exam and materials. The level of discounts may vary by region of the country.

Please visit www.montgomerycountymd.gov/HI then Retired Employees then Vision for more information, including a side-by-side plan comparison, plan benefit summaries and frequently asked questions.

Medicare-Eligible Retirees and Dependents Must Be Enrolled in Medicare

Enrollment in Medicare Parts A and B is required for all retirees and covered dependents when they become Medicare entitled, which occurs for most people the month they turn age 65. However, there are other reasons that you or your covered dependent can become entitled to Medicare earlier than age 65, such as Social Security Disability, End-Stage Renal Disease, etc. If you or your covered dependent become entitled to Medicare due to turning age 65 or for other reasons, it is your responsibility to make sure that you and/or your covered dependent enrolls in Medicare Parts A and B upon entitlement, and you must notify the Office of Human Resources.

Comparing the CareFirst POS Plans for Medicare-Eligible Retirees

Currently, 68% of MCG Medicare retirees are enrolled in the **High** Option Point of Service (POS) Plan. The difference between the **High** Option and **Standard** Option POS plans are the copayments--you pay higher premium dollars for lower copayments at the time you need service. Because Medicare-eligible retirees do not pay in-network copayments, Medicare-eligible retirees should consider electing the CareFirst Standard Option Point of Service Plan. **By staying in the CareFirst High Option Point of Service Plan, you may be paying a higher premium for unnecessary lower copayments.**

Remember—Changing Your Elections

If you wish to change plans, you can do so any time of year (not just during Open Season) by completing an election form. Election forms can be found online at www.montgomerycountymd.gov/Hi then Retired Employees. Forms received by the 10th of the month will take effect the 1st of the following month.

An Important Note About ID Cards

Your MCG retiree medical, prescription, dental, and fully-insured vision plans provide physical ID cards through USPS mail.* Due to unavoidable enrollment processing lag times, you should expect to receive your insurance plan ID cards by the 2nd week of the month in which your coverage becomes effective. If possible, please wait until after you receive your ID card in the mail to schedule your appointments.

If you cannot wait for your ID card before your appointment, you may be required to pay for services and submit a manual claim to your insurance plan for reimbursement once you receive your ID card. You can find claim forms on your [plan's website](#).

*Please note that this does not apply to the no-cost discount vision plan—there is no ID card with that plan and there are no claims to file. Instead, the discount must be applied at the time of service.

Retiree Benefits include Virtual Q&A Hour!

Retiree Virtual Office Hours (Zoom) are held on the 1st Thursday of every month from 3:00 pm to 4:00 pm EST. This is a great opportunity to ask questions! To register, visit www.montgomerycountymd.gov/Hi then Retired Employees then Quick Links then Retiree Office Hours.

DON'T FORGET TO VISIT [HTTPS://MCREAONLINE.COM!](https://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

Social Security Seminars remaining for 2024 -- August 15 and October 22 from 2 to 4 pm. Visit <https://tinyurl.com/mvccjf64> to register.

For any forms to update your taxes, address, or direct deposit information, please visit <https://www.montgomerycountymd.gov/mcerp/retirees.html> or call MC311.

OTHER NEWS AND UPDATES**THANK YOU FOR SERVING!**

The Board expresses appreciation and a thank you to retiring Board members for their dedication and service to MCREA and retirees:

Irm Damazo, former Newsletter editor for 8 years, is retiring from the Board. Irm joined the Board in 2013 and the following year became Newsletter editor. Looking at previous newsletters, you will readily see her contribution to MCREA and retirees. With a management background, she also has provided insight and knowledge to the Board's discussions regarding retiree and association issues.

Christine Feintheil is leaving the Board after three years, during which she served as Treasurer. Her responsibilities included receiving dues payments, making deposits, and submitting quarterly financial statements to the MCREA Board. She also handled receipt and payment of the bills for MCREA.

Deborah Snead has served recently for two terms as MCREA's representative on the Board of Investment Trustees (BIT) and the Consolidated Retiree Health Benefits Trust (CRHBT). Deborah began serving on the MCREA Board in 2009, providing her analytical and policy skills on many important issues.

Lillian Snyder has retired from the Board after serving 11 years, beginning in 2013. After her first year, she convinced the Board that we should create a Facebook page as another means of communicating with retirees and for retirees to communicate with each other.

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. **Note** that you must notify Montgomery County Government of an address change separately from MCREA.

COLA FOR 2024 – The figures for the 2024 COLA will become available after this newsletter is published. You will receive a letter from the County during June informing you of the COLA that will be implemented on July 1, 2024.

APPLY FOR BOARD VACANCIES NOW!

The MCREA Board seeks applicants for the Board of Directors and encourages diversity in its membership. For information about MCREA and its Board responsibilities, see <https://MCREAonline.com> and review the by-laws and other information located there.

If you are interested in serving, please send an email to MCREAMembership@gmail.com **no later than April 26**. Include a brief statement that describes why you are interested in serving on the Board, your background, and what skills and experience you would bring to the Board. Please include your home address, email, and phone number. Interviews will be conducted from April 29 through May 2.

UPDATE ON THE CONSOLIDATED RETIREE HEALTH BENEFITS TRUST (OPEB)

In the Spring 2023 newsletter, we reported that the County Executive and the County Council Government Operations and Fiscal Policy (GO) Committee were proposing different policies for funding and using funds from OPEB.

Later in the year, a committee composed of Executive and Council staff members developed a joint policy. The MCREA Board requested that our members email our elected officials requesting them to support the proposed policy. **We thank those who took the time to send those messages.** MCREA's advocacy for our benefits is at the core of our mission.

The new policy was passed by the Council on December 5, 2023, and on March 14, 2024, the County Executive released the recommended FY25 budget, which aligns with the new OPEB policy. This is a success thanks to your help!

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

ANNUAL MEETING WITH THE COUNTY COUNCIL

On April 9, the MCREA Board met with the County Council to discuss issues that impact all retirees. Topics included the ongoing concerns with funding the Consolidated Retiree Health Benefits Trust (CRHBT) and MCREA's representative on the Board of Investment Trustees and CRHBT. This annual meeting serves as one of the key benefits that MCREA provides to retirees and offers a great opportunity for an in-person discussion with Councilmembers.

READ THIS NOTICE:
COMING CHANGE TO NEWSLETTER PUBLICATION!

For many years, MCREA has mailed two paper Newsletters each year to **all** retirees. The printing/mailing of the newsletters is the major expense for MCREA, especially with only a small percentage of retirees paying dues.

As a result of the continuing increased costs for the Newsletter, and the feedback received by the MCREA President, the Board decided to make the following modifications to that practice in 2024:

- The April Newsletter (which you are reading now) will be mailed to all retirees in the usual green-paper format.
- The Fall Newsletter **will be available only on the MCREA website around November 1st**. **Note:** An email will be sent to **dues-paying MCREA members for whom we have emails advising them that the newsletter is available on the website and including a link to it.**

The MCREA Board will evaluate this action at the end of 2024, and we will provide information about the evaluation in the Spring 2025 newsletter.

What you can do NOW—We encourage MCREA members to make sure your dues have been paid and that MCREA has your current email by sending it to MCREAMembership@gmail.com.

If you are not a dues-paying MCREA member, join your retiree organization today! Simply go to <https://MCREAonline.com/membership>, print out the membership form and mail it with your check to the address on the form, **OR** use PayPal to pay your dues.

If you are a dues-paying MCREA member, but do not have access to on-line material, contact MCREA no later than July 1, 2024, to request a paper copy:

By mail at MCREA, P.O. Box 73, Rockville, Maryland 20848-0073;

By e-mail at MCREAMembership@gmail.com; or

By phone at 301-929-9339.

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.**

IMPORTANT CONTACT INFORMATION

MCREA: 301-929-9339 <https://MCREAonline.com>

MCREAMembership@gmail.com or PresidentMCREA@gmail.com

MC311: 240-777-0311 or www.mc311.com

Montgomery County Government MC311: 240-777-0311 or just 311 (local)

Montgomery County Employee Retirement Plans: 240-777-8230; Fax: 301-279-1424;
website: www.montgomerycountymd.gov/mcerp

Fidelity (Deferred Compensation Plan): 1-800-343-0860 or 240-777-8228

Group/Health Insurance: 240-773-6471 (OHR at MC311); 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

EyeMed: 1-866-939-3633 www.eyemed.com

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MCREA

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