

# **Montgomery County Retired Employee's Association (MCREA) Meeting October 9, 2024**

Presented by

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**MCREA Annual Meeting**

Office of Human Resources, Montgomery County Government

# In This Presentation

- 2025 Rates
- Medicare Open Enrollment
- SilverScript Audit
- Retiree Virtual Office Hours



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# Rates for Calendar Year 2025

- Rates will be available on the retiree web-site – 26 Cost Shares
- Medical Plans
  - Indemnity – 0%
  - CareFirst High and Standard Option – 12.1%
  - Kaiser Non-Medicare – 6.5%, Kaiser Medicare – 2.0%
  - UHC – 12.1%
- 11.9% Prescription Drug Increase
- Dental Plan – 2.2%
- Eyemed Fully Insured Vision Plan – 0%



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# 30% Cost Share Monthly Difference

Plans	Tiers	Non-Medicare	Medicare	Split Rate
		Monthly Difference	Monthly Difference	Monthly Difference
Indemnity	Self	\$0	\$0	\$0
	Self + 1	\$0	\$0	\$0
	Self + Family	\$0	\$0	\$0
Carefirst High Option	Self	\$27.30	\$14.71	N/A
	Self + 1	\$47.23	\$27.26	\$34.64
	Self + Family	\$79.52	\$30.32	\$66.93
Carefirst Standard Option	Self	\$25.38	\$13.68	N/A
	Self + 1	\$43.92	\$25.36	\$32.21
	Self + Family	\$73.96	\$28.20	\$62.25
Kaiser	Self	\$14.95	\$2.01	N/A
	Self + 1	\$28.09	\$4.00	\$15.15
	Self + Family	\$44.23	\$6.01	\$31.29
United HealthCare	Self	\$22.35	\$12.54	N/A
	Self + 1	\$42.96	\$24.56	\$32.66
	Self + Family	\$68.30	\$38.97	\$57.99
Standard Prescription	Self	\$9.86	\$11.88	N/A
	Self + 1	\$18.23	\$23.77	\$20.27
	Self + Family	\$28.25	\$35.66	\$30.28

# Medicare Open Enrollment

- The County does NOT offer an annual open enrollment. Retirees can make changes throughout the year.
- Be aware of Medicare rules, they are different.
- Medicare's Annual Enrollment Period (AEP) October 15 – December 7, you can drop, switch or enroll in a Part D plan.
  - Special Enrollment Period (SEP): You may qualify for an SEP if you experience certain life events, like moving or losing other coverage.
  - General Enrollment Period: If you didn't sign up during the AEP or qualify for an SEP, you might have to wait until the next AEP unless you have a qualifying life event.



# Retiree Virtual Office Hours - Zoom

- 1<sup>st</sup> Thursday of each month from 3:00 – 4:00 p.m.
- Register [here](#) to attend.



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# SilverScript (Prescription Drug) Audit

- 382 retirees and/or dependents have not sent in their Medicare Cards.
- Our office will be sending these people a letter in the US mail requesting a copy of the Medicare card.
- Please do not send us a copy of your Medicare card UNLESS you get this letter.



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# Reminders

- 2025 Fact Sheets will be mailed around Thanksgiving.
- No Open Enrollment for Retirees (this is not new).
- Changes received by the 10<sup>th</sup> of the month are effective the 1<sup>st</sup> of the following month. Tuesday, December 10<sup>th</sup> = Effective January 1, 2025
- Changes are communicated by completing a [Retiree Group Insurance Election Form](#).
- Enrollment in Medicare Parts A and B when eligible is required.
  - Health Insurance Team needs copies of Medicare Card.





# Questions?



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