



MCREA

Montgomery County Retired
Employees' Association, Inc.

NEWSLETTER

April 2025

MCREA 2025 Virtual Member Meetings— Save the Dates!
and Plan to Attend!

Wednesday, June 11, 2025 – 4 to 6 pm

Wednesday, October 8, 2025 – 3 to 5 pm

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

Message from Sara Harris, President, MCREA

Members, retirees, you are what makes this organization viable. Your presence and questions during each spring and fall virtual meeting, paying dues, providing help with organizational needs (see Volunteer Needs details in this newsletter) and serving as a MCREA Board Member are essential for MCREA to effectively serve YOU! Do what you can – **attend member meetings, pay dues and periodically check mcreaonline.com.**

For you, MCREA Board Members monitor pension and benefits investment funding, inform and advocate on your behalf, and represent your interests in our annual meeting with the Montgomery County Council each spring. My appreciation to each Board Member for their dedication and commitment. Learn more at the next MCREA Member Meeting, which will be held on June 11 from 4:00 pm to 6:00 pm. I hope we "see" you then!

Finally, a big thank you to those of you who have paid your MCREA dues, helped with newsletter editing and membership data, been informed by MCREA's website and asked your questions during OHR's monthly (first Thursday) virtual Q&A.

Of utmost importance is providing high quality service to you, retirees, who have given high quality service to Montgomery County. Thank you!

MCREA NEWS**IMPORTANT VOLUNTEER NEEDS**

The MCREA needs your expertise and assistance in several specific areas: Financial data recordkeeping, data entry in an Excel spreadsheet, and Communications and Technology (especially sending multiple emails; hosting, scheduling and running Zoom meetings). If you can perform any of these functions (or enjoy technology and are willing to learn these systems), please let us know!

If you are interested in being considered for a Board vacancy **OR** as a volunteer to assist when and where needed, please send an **email to MCREAMembership@gmail.com with a brief statement of what role you are interested in, along with your relevant skills no later than May 2, 2025.**

FEDERAL GOVERNMENT PROGRAM AND PERSONNEL REDUCTIONS

The current federal reductions in programs and personnel will affect Montgomery County, but the Montgomery County Employee Retirement Plans are secure, because the money for the retirement plans is held in a trust fund that is well funded. County law requires that the county government provide retirement plans, and any changes can be made only by the County Council through amendments to the law.

The County Executive has presented his proposed FY2026 Operating Budget to the County Council, which has it under review. This budget will be very difficult given the federal cuts. The Council may adjust the Executive's proposal and must formally adopt a budget no later than June 1.

MCREA has several retirees who have reviewed the Executive's proposed budget, and we will continue to monitor it during the County Council process to make sure we know if any changes are proposed that affect retirees. If there are changes, we will evaluate them and prepare to testify, if necessary. MCREA also will inform retirees how they can share their concerns with the County Council, which has been instrumental in the past.

ACCESS TO BIT/CRHBT MEETINGS

The Board of Investment Trustees and Board of Trustees for the Consolidated Retiree Health Benefits Trust meet quarterly. Two options to attend the Open Session of the meeting are provided: virtual and by telephone. Our BIT/CRHBT representative, Linda Herman, has provided the following directions to access the meetings using these methods:

1. Go to the MCERP website at: www.montgomerycountymd.gov (go to Government tab, then Departments, then scroll to MCERP—it will be spelled out).
2. Click on the word **TRUSTEES** along the top of the page.
3. A page will pop up that includes both Boards. Under Board of Investment Trustees – Employee Retirement Plans, click on **Meeting Schedule, Agendas and Minutes** (you can do the same for the Board of Trustees – Consolidated Retiree Health Benefits Trust, which is located further down the page).
4. Scroll down the page until you see the next meeting date (e.g., February 2025). Next to the date you will see the word Agenda. Click on **Agenda**.
5. An Agenda will pop up. Along the top you will see the following choices:

Virtual: <https://us02web.zoom.us/j/5597885700>. Use Password: MCERP
OR

Telephone: dial 1-301-715-8592 and enter Meeting ID: 559 788 5700

Please keep in mind that the access information for the meeting changes for each meeting. You will need to go to the Boards' website to open the agenda for each meeting you would like to attend.

OFFICE OF HUMAN RESOURCES (OHR) NEWS

Keep Your Life Insurance Beneficiary Up to Date—If your situation changes at any time—marriage, divorce, or death of a dependent—update your beneficiaries to make sure the County has your updated life insurance beneficiary selection on file. In the event of your death, OHR will report the latest designated life insurance beneficiary that is on file to the life insurance vendor for claim payment. If you don't know who your current beneficiary is, simply fill out a fresh digital life insurance beneficiary form at <https://forms.montgomerycountymd.gov/f/LifeInsuranceBeneficiaryForm>.

Attention Medicare-Eligible Retirees! Enrollment in Medicare Parts A and B is required for all retirees and covered dependents when they become Medicare entitled. Medicare entitlement occurs for most people the month they turn 65. Other reasons that you or your covered dependent can become entitled to Medicare earlier than 65 include Social Security Disability, End-Stage Renal Disease, etc. If you or your covered dependent become entitled to Medicare due to turning 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 also must notify the Office of Human Resources.

Comparing the CareFirst POS Plans for Medicare-Eligible Retirees—The difference between the High Option and Standard Option POS plans are the copayments—typically, you pay higher premium dollars for lower copayments at the time you need service. **But**, if you are Medicare-eligible and enrolled in the CareFirst High Option Point of Service Plan, you do not pay in-network copayments. Medicare-eligible retirees, therefore, should consider electing the CareFirst Standard Option Point of Service Plan.

Retiree Vision Options—Retirees may choose between two vision plans with EyeMed:

- Retiree Discount Vision Plan: Retirees are automatically 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 discounts. 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. To use this plan, upon arrival you should tell the participating eye doctor that you have an EyeMed discount through Montgomery County Government Retirees, Discount Plan # 1018309. You will not receive an ID card with this plan.
- Fully Insured Retiree Vision Plan: If you elect to enroll in this plan, you will pay a monthly premium based on your retiree cost share. The fully insured retiree vision plan is a plan with assigned copays for each service. It offers both in- and out-of-network benefits. You will receive an ID card if you enroll in this plan, but your ID card will not arrive until 1-2 weeks after your effective date.

For more information, please see the in-network [Retiree Vision Benefits-At-A-Glance Comparison, Discount Summary](#) and [Fully-insured Plan Summary](#) on the OHR website.

Hearing Aids—The CareFirst and UHC plans are self-funded and need not meet certain state mandates; therefore, adult hearing aids are not covered under these plans. **However**, the Kaiser HMO plan is a fully insured health plan, which does comply with state mandates. The adult hearing aid benefit was added to the Kaiser health plan effective

1/1/25. If you are interested in hearing aid coverage, you may switch to Kaiser or you can utilize the **discount hearing benefit** that is included with your EyeMed vision plans.

Changing your Elections—If you wish to change plans, you may do so every month by completing an election form. Election forms may be found online at www.montgomerycountymd.gov/HI --> Retired Employees. Forms received by the 10th of the month will be effective the 1st of the following month.

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 about your retiree benefits (plans, insurance rates, beneficiaries, forms, etc.)! To register, visit <https://www.montgomerycountymd.gov/HR/Resources/Files/Benefits/VirtualRetireeHITOfficeHours.pdf> (or <https://tinyurl.com/5x3pr58b>).

[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 seminar dates for 2025: April 22, August 12 and October 21. To sign up, visit <https://www.signupgenius.com/go/5080E4EA4A62AA6F85-53348244-2025#/>

Reminder: As of September 2024, there is a new process to request a change to banking information—full account and routing numbers are needed. Follow these steps to make the change:

- Attach a copy of your **old** and **new** bank account statement with your name, address, and account and routing numbers shown
- Include a copy of your driver's license or current passport
- ERS will not accept handwritten information as proof of the account
- Deposits will be made only to Domestic US Banks.

OTHER NEWS AND UPDATES**DID YOU KNOW...**

Prescription Authorization—each prescription is valid for one year, so make sure you know when yours expires so that you can obtain a renewal from your provider.

Cataract surgery—Medicare Part B covers cataract surgery. Because you likely need new eyeglasses, Medicare might pay 80% for one pair of standard frame eyeglasses. Some limitations apply—the glasses must be obtained within 6 months, and you must use approved suppliers. The Medicare website has the details! Start by going to <https://www.Medicare.gov>. Scroll to the bottom of the home page to the “Take Action” header; then scroll down again to “Find medical equipment & suppliers”.

Why we have 90-day prescription refills—there are insurance and regulatory restrictions on dispensing drugs; expiration dates come into play; patient safety and monitoring is better with doctors’ reassessment; many State laws include restrictions; and pharmacies are better able to manage their inventories.

ADDITIONAL REMINDERS FOR RETIREES:

From time to time, we need to make changes to our forms. Most are available on the OHR website under the retiree link and, also, on the MCREA website. Here are a few common items that you may need:

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

Enroll in Medicare online (do not delay once you are eligible):

<https://www.ssa.gov/medicare/sign-up>

Retiree Election Form:

https://forms.montgomerycountymd.gov/f/2023_Retiree_HealthandLifeInsurance_ElectionForm

MCREA’S DUES YEAR RUNS FROM JANUARY THROUGH DECEMBER!

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 OR go to <https://MCREAonline.com/membership> and print the renewal form to pay your dues or by using PayPal option. For questions about your membership status, when to renew your dues, and to change your 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.

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 the PayPal option. It’s easy!

CHANGE TO NEWSLETTER PUBLICATION!

BACKGROUND: In April 2024, we explained that, 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 2024 Newsletter was mailed to all retirees in the usual paper format.
- The Fall Newsletter was available only on the MCREA website around November 1st. An email was sent to dues-paying MCREA members for whom we had emails advising them that the newsletter was available on the website and including a link to it.

UPDATE: As promised, the MCREA Board evaluated the action and determined that the new approach was a great success! Only 43 dues-paying members requested paper copies, drastically reducing the cost of printing and postage from the 7,000+ retirees' list. Also, many retirees joined MCREA and paid dues so that they received the email notifying them when the newsletter was available on-line. The on-line version of the newsletter had the additional benefit of including longer articles and more information. The MCREA Board looks forward to more progress in the coming years and thanks everyone for their participation and support.

The experience was so successful that we are proceeding with the same method again in 2025. To minimize expenses, we will continue to keep the print newsletter limited to 8 pages or less, with many references to on-line resources. Check out current and past newsletters, along with additional information on the MCREA website! <https://MCREAonline.com>.

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

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!

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P. O. Box 73

Rockville, MD 20848-0073