



# Retiring Times

New Directions for MCPS Retirees

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## Retiree Open Enrollment Begins May 2

Montgomery County Public Schools (MCPS) will be conducting the annual retiree benefits Open Enrollment, beginning May 2, 2011, and continuing through June 3, 2011.

During Open Enrollment, you will have the opportunity to make changes to your medical, dental, vision, and prescription plan options; drop coverage; or, under certain circumstances, add coverage that was dropped previously.

This year, there are big changes to your young adult dependent's eligibility rules; co-pays for emergency room visits; mental health and substance abuse outpatient visits; and preventive care services. Read on for more information in this issue of *Retiring Times*.

In addition, the Employee and Retiree Service Center (ERSC) will mail a *Retiree Benefit Summary* with detailed information to all retirees participating in MCPS benefits. If you currently have benefits with MCPS and do not receive a benefit summary by May 2, please call ERSC at 301-517-8100. The summary will be available online at

[www.montgomeryschoolsmd.org/departments/ersc/retirees](http://www.montgomeryschoolsmd.org/departments/ersc/retirees).

The summary will include benefit comparison charts, rate information, and an enrollment form to make changes to your current benefits.

You will have the opportunity to

discuss your Open Enrollment options with benefit program vendors and ERSC staff at three health fairs to be held during May. Representatives from ERSC and benefit plan vendors will be available to answer your questions and vendors will provide health-related activities. ■

### Health Fairs

| DATES           | LOCATION  | TIME           |
|-----------------|---|----------------|
| Tuesday, May 3  | Julius West Middle School<br>651 Great Falls Rd.<br>Rockville, MD 20850 | 3:00–5:30 p.m. |
| Tuesday, May 10 | Julius West Middle School<br>651 Great Falls Rd.<br>Rockville, MD 20850 | 3:00–5:30 p.m. |
| Tuesday, May 31 | Julius West Middle School<br>651 Great Falls Rd.<br>Rockville, MD 20850 | 3:00–5:30 p.m. |

### Changes to ERSC E-mail

ERSC has begun using a new automated system to help us track and respond to your e-mails. The new system allows ERSC to provide better customer service by tracking your requests and keeping you better informed.

has received your e-mail. You will receive a response from an ERSC staff member after your request has been handled, or you will receive a notification that your request has been forwarded for additional research. The response will include your unique request number.

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- Changes to ERSC E-mail
- Changes to Your Medical Benefit Co-pays
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#### Will I have to do anything differently?

No. You can still contact ERSC at the same e-mail address: [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org).

#### What will happen when I e-mail ERSC?

You will receive an automatic response informing you that ERSC

**ERSC will be closed  
Wednesday,  
May 25, 2011,  
for staff development**

### Changes to Your Medical Benefit Co-pays

**Effective July 1, 2011**, the amounts you pay for emergency room visits, mental health and substance abuse outpatient visits, and preventive care services will change.

#### Emergency Room Visits

Co-pays for visits to the emergency room will increase to \$100 as of July 1, 2011. If you are admitted to the hospital following an emergency room visit, your co-pay will be waived.

#### Mental Health and Substance Abuse Outpatient Visits

Beginning July 1, 2011, mental health and substance abuse outpatient visits will have the same co-pays as other office visits.

#### Visits to In-Network Mental Health and Substance Abuse Providers

| Plan   | Current co-pays  | Co-pays effective July 1, 2011 |
|--|--|--------------------------------|
| UnitedHealthcare Select Plus Open POS                                  | Visits 1–5: You pay 0%<br>Visits 6+: You pay 20%                               | \$10 per visit                 |
| UnitedHealthcare Select Plus Closed POS                                | Visits 1–5: You pay 0%<br>Visits 6+: You pay 20%                               | \$5 per visit                  |
| Kaiser Permanente HMO  | \$5 per visit  | \$5 per visit                  |
| UnitedHealthcare Select HMO  | Visits 1–5: You pay 20%<br>Visits 6–30: You pay 35%<br>Visits 31+: You pay 50% | \$5 per visit                  |
| CareFirst BlueChoice HMO   | Visits 1–5: You pay 20%<br>Visits 6–30: You pay 35%<br>Visits 31+: You pay 50% | \$5 per visit                  |
| UnitedHealthcare Indemnity/<br>Medicare Supplemental<br>Indemnity Plan | Visits 1–5: You pay 0%<br>Visits 6+: You pay 20%                               | \$5 per visit                  |

#### Visits to Out-of-Network Mental Health and Substance Abuse Providers

| Plan   | Current co-pays   | Co-pays effective July 1, 2011 |
|--|---|--------------------------------|
| UnitedHealthcare Select Plus Open POS                                  | Visits 1–5: You pay 20% after deductible<br>Visits 6–30: You pay 35% after deductible<br>Visits 31+: You pay 50% after deductible | 20% after deductible           |
| UnitedHealthcare Select Plus Closed POS                                | Visits 1–30: You pay 20% after deductible<br>Visits 31+: You pay 50% after deductible   | 20% after deductible           |
| UnitedHealthcare Indemnity/<br>Medicare Supplemental<br>Indemnity Plan | Visits 1–30: You pay 20% after deductible<br>Visits 31+: You pay 50% after deductible   | \$5 per visit                  |

### Preventive Care Services

As a result of the *Affordable Care Act*, after July 1, 2011, certain preventive care procedures for adults and children will not have co-pays when they are provided by in-network providers, regardless of your medical plan choice.

#### Covered services include, but are not limited to the following:

- Some immunizations
- Depression screening
- Blood pressure screening
- Tobacco-use screening and cessation
- Intervention
- Autism screening
- Height, weight, and body mass index measurements for children

Specific procedures and eligible participants are listed in the *2011 Retiree Benefit Summary*. Out-of-network coverage for preventive care services remains unchanged, and co-pays are listed in the UnitedHealthcare POS charts, also available in the *2011 Retiree Benefit Summary*. ■

## Young Adult Dependent Coverage Extended to Age 26

The *Affordable Care Act* extends the eligibility of young adult dependents covered by MCPS benefits. Effective July 1, 2011, young adult dependents will be eligible for medical and prescription coverage under your retiree benefits until the end of the month in which they turn 26. Young adult dependents will remain eligible for dental and vision coverage until September 30 following their 23<sup>rd</sup> birthday.

Young adult dependents will be eligible for this extended medical and prescription coverage, regardless of their—

- ◆ Marital status
- ◆ Residency
- ◆ School enrollment
- ◆ Employment

**You must act to take advantage of this age extension!**

You must reenroll young adults who previously were ineligible for coverage due to age during Open

Enrollment. To reenroll a young adult dependent, you must submit MCPS Form 455-22: *Retiree Benefit Plan Enrollment*. To complete your young adult's enrollment, be sure to include his or her birth certificate. Remember: medical and prescription coverage for newly enrolled or reenrolled young adults will be effective July 1, 2011.

For additional details regarding dependent eligibility, see the *2011 Retiree Benefit Summary*. ■

## Making Changes to Your Benefits

Open Enrollment is the time to make changes to your retiree benefits. You can submit a signed enrollment form (MCPS Form 455-22: *Retiree Benefit Plan Enrollment*) in any **one** of the following ways:

- Fax your form to ERSC at 301-279-3642 or 301-279-3651.
- Mail or bring your form to ERSC at 7361 Calhoun Place, Suite 190, Rockville, MD 20855.
- E-mail an electronically signed form or a form that you have signed and scanned to [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org).

### Some tips on submitting changes:

| Please do  | Please do not   |
|--|---|
| Keep your sent e-mail or fax confirmation. Please verify on your sent e-mail or fax confirmation that your materials were successfully transmitted. This is your receipt that ERSC has received your form.   | Call or e-mail ERSC for confirmation of receipt of your form.   |
| Plan ahead when faxing your benefit enrollment forms.  | Plan on faxing your forms during the final 24 hours of Open Enrollment, when fax traffic is heaviest.   |
| Sign both pages of your benefit enrollment form.   | Forget to sign both pages of your enrollment form. Forms without signatures will be returned. It is up to you to resubmit your signed form before the Open Enrollment deadline of June 3, 2011.     |
| Submit all pages of your enrollment form and supporting documentation in one fax or e-mail. This will help ensure the accuracy and speediness of your changes.   | Send multiple e-mails or faxes. ERSC receives many forms during Open Enrollment. If your form and documentation are separated, ERSC staff will be unable to attribute your changes to you.          |
| Confirm your changes on your benefits confirmation. After processing your changes, ERSC will mail a benefits confirmation to your home address. Benefits confirmations are sent twice weekly during Open Enrollment. Please check your confirmation to make sure that your changes have been made correctly. | Submit your form in more than one way. For example, do not mail your form after you have faxed or e-mailed it. Submitting your form in more than one way will delay the processing of your changes. |
| Keep a copy of your forms for your records.  | Forget to keep a copy of your forms.  |

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Permit No. 201

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ERSC will resolve your request within three business days, unless additional research is required. In that case, you will be notified that your request has been forwarded to another staff member.

### **What should I include in my e-mail?**

It is very important to include your full name and MCPS employee ID number in any e-mail you send to ERSC. This helps us establish a request and send you an immediate response with your request number. It also helps ERSC staff know quickly who you are and begin researching your question.

### **What if I don't know my MCPS employee ID?**

Your employee ID is included on the address label of all mailings you receive from ERSC, including this one.

### **What if I still have a question after ERSC responds to my request?**

If you have additional questions, **do not reply** to any of the e-mails you receive from ERSC, as that will create a new request in our system. Instead, please direct any follow-up questions to our call center, M-F between 8:00 a.m. and 4:30 p.m. Have your employee ID and request number available so the call center staff member can fully address your question.

## Retiring Times

News from the Employee and Retiree Service Center

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Employee and Retiree Service Center