WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs in 2018

Year 2 of the Wellness Initiatives program is under way. Are you a Montgomery County Public Schools (MCPS) retiree who is not yet eligible for Medicare and is covered by an MCPS-provided medical insurance plan through CareFirst, Cigna, or Kaiser? If so, keep reading to be sure you are familiar with the program and the steps to take to benefit from it.

As detailed in the spring 2016 issue of Retiring Times, Wellness Initiatives is designed to keep you informed about your health and help you reduce your share of health insurance premiums. The primary components of the program are a biometric health screening, a health risk assessment, and a smoker surcharge.

By completing a biometric health screening and your medical insurance plan’s online health risk assessment by October 6, 2017, you can save on your health insurance (medical, prescription, dental, and vision plans) costs in 2018. And, if you and/or your spouse* (if married) use tobacco products, you will save even more by quitting.

BIOMETRIC HEALTH SCREENING

MCPS will pay an additional 1 percent of the total cost of your health insurance in 2018—reducing your contribution by 1 percent—if, as a retiree, you complete a biometric health screening of your blood pressure, blood sugar, body mass index (BMI), and cholesterol by October 6, 2017. Your health screening may be completed by your primary care physician** or at one of your insurance plan’s screenings held in MCPS Central Office locations throughout the year. These screenings are sponsored by Well Aware, the MCPS wellness program.

If you choose to attend a Well Aware health screening, be sure to sign up for one that is associated with your medical insurance plan (CareFirst, Cigna, or Kaiser Permanente). Dates, times, locations, and registration instructions for the Well Aware health screenings are available online at www.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule.aspx.

HEALTH RISK ASSESSMENT

In addition to the biometric health screening, each of the three medical insurance plans offers online health risk assessments, which ask you basic questions about your health. If you complete your medical plan’s assessment by October 6, 2017, MCPS will pay an additional 1 percent of the total cost of your health insurance (reducing your contribution by another 1 percent) in 2018.

To complete your health risk assessment, visit your medical plan’s web page (CareFirst, Cigna, or Kaiser Permanente) and log in to your password-protected account. (You may continued on page 2
SIX THINGS TO KNOW About Wellness Initiatives

1. The Wellness Initiatives program is available only to MCPS retirees who are not yet eligible for Medicare and are covered by an MCPS-provided medical insurance plan.

2. The tobacco-user surcharge applies to non-Medicare-eligible retirees who are covered by an MCPS-provided medical plan and, if married, their covered spouses. The surcharge will not exceed 3 percent of the total cost of a retiree’s health insurance, even if both the retiree and spouse use tobacco.

3. If you retired after completing your screening and assessment for 2018 while still an employee, you will need to complete them again as a retiree by October 6, 2017, to receive the rate reductions in 2018.

4. Spouses of MCPS retirees are NOT required to complete a biometric health screening or health risk assessment in order for the retiree to receive the rate reductions. A spouse may choose to complete a screening to learn more about his/her health, but doing so will not impact the retiree’s contribution to his/her health plan costs.

5. The steps for completing a biometric health screening and health risk assessment may vary depending on your medical plan. For plan-specific information and instructions, visit the Wellness Initiatives for Retirees website at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx.

6. If you are covered by an MCPS-provided prescription, dental, and/or vision plan, but do not carry medical insurance through MCPS, you will not be able to complete a biometric health screening or health risk assessment and will NOT be eligible for either of the 1 percent reductions.

If you and/or your spouse use tobacco, consider quitting so you can stop paying the 3 percent surcharge. Once you and your spouse have been tobacco free for any 12 consecutive months, you may re-attest online to have the surcharge removed within two months. To help you quit, attend a smoking-cessation class such as Quit for Good. Visit www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/ for details.

For more information about the Wellness Initiatives program, visit the Wellness Initiatives for Retirees web page at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx. There you will find helpful links to the spring 2016 issue of Retiring Times, which introduced the Wellness Initiatives program in detail; frequently asked questions; and dates, times, and locations of Well Aware’s biometric health screenings.

* Last year, the initial year of Wellness Initiatives, the tobacco-user surcharge applied only to MCPS medical insurance subscribers (you, the retiree). Beginning this year, the smoker surcharge also applies to spouses.
** If you are a CareFirst BlueChoice plan member and choose to have your primary care physician conduct your health screening, you must ask your physician to complete and sign a CareFirst physician form. You will find the form online at http://bit.ly/2kB1Gyz. Instructions for submitting the form can be found at www.montgomeryschoolsmd.org/departments/ersc/employees/benefits/wellness-initiatives.aspx.
Disability, Medicare, and YOUR MCPS RETIREE BENEFITS

If you, your spouse, or other covered dependent has received disability benefits from the Social Security Administration (SSA) for 24 months, regardless of age, then you are eligible for Medicare Parts A and B. As a requirement for continuing to carry Montgomery County Public Schools (MCPS) health benefits, any person eligible for Medicare Parts A and B must enroll in both parts—A and B—when first eligible, or the person will lose his or her MCPS coverage.

Medicare Parts A and B are effective on the first day of the 25th month of your social security disability benefits entitlement. About three months before the Medicare-effective date, the SSA automatically will enroll you in Medicare Parts A and B and mail you a Medicare ID card. While Social Security gives you the option to decline Medicare Part B, you must keep Part B if you wish to continue your MCPS benefits. You also must send a copy of your Medicare card with Parts A and B to the Employee and Retiree Service Center (ERSC) at least 60 days prior to the effective date of your Medicare coverage.

REMEMBER:
You must enroll in Medicare Parts A and B when you and/or your spouse or dependent are first eligible, or your MCPS medical and prescription benefits will be terminated. Remember to send a copy of your Medicare card with Parts A and B to ERSC at least 60 days prior to your Medicare-coverage effective date.
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The cost of your MCPS medical benefits is reduced when you enroll in Medicare Parts A and B. Medicare becomes your primary medical coverage and your MCPS plan becomes your secondary medical coverage, thus reducing the amount you must pay for your MCPS medical plan. When you become Medicare-eligible, you must notify ERSC to reduce your medical premiums.

If you or your dependents are Medicare-eligible, notify ERSC at ERSC@mcpsmd.org or 301-517-8100.

Experience a Qualifying Life Event?

Submit Benefit Changes by the Fifth of the Month

Occasionally, you may experience a life event that enables you to make changes to your benefits outside of the annual Open Enrollment period. For example, if you divorce, you may remove your former spouse from your plan and reduce your healthcare premiums without waiting for Open Enrollment. You must submit your change to the Employee and Retiree Service Center (ERSC) by the fifth of the month in order for your change to take effect on the first of the following month.

Learn more on our website: www.montgomeryschoolsmd.org/departments/ersc/retirees/.

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