



Retiring Times



Volume 15
Number 1
SPRING

2018

■ Montgomery County Public Schools ■ Rockville, Maryland ■

WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs in 2019

Are you a Montgomery County Public Schools (MCPS) retiree who is covered by an MCPS-provided medical insurance plan through CareFirst or Kaiser Permanente? Are you not yet eligible for Medicare? Or, are you eligible for Medicare but your covered spouse is not? If you answered yes to two of these questions, keep reading to be sure you are familiar with the Wellness Initiatives program and the steps to take to benefit from it.

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 (tobacco-user) surcharge.

MCPS will pay an additional 1 percent of the total cost of your health insurance (medical, prescription, dental, and vision plans) in 2019—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 5, 2018. If you complete your medical insurance plan's online health risk assessment by the same deadline, you will save an additional 1 percent.

You may complete your screening either by having a physical with your primary care physician or by attending one of Well Aware's health screenings, which are held throughout the year. Learn more at www.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule.aspx.

If you and/or your spouse use tobacco products, you will save even more by quitting. That is because MCPS imposes a 3 percent surcharge to the total health insurance costs of retirees who are covered by an MCPS-provided medical plan if

IN THIS ISSUE

- 1 Wellness Initiatives: Reduce Your Share of Health Insurance Costs in 2019
- 1 Submit Benefit Changes by the Fifth of the Month
- 2 Wellness Initiatives: The Fine Print
- 2 Accelerated Death Benefit
- 2 Tobacco Free for 12 Months or More?
- 3 Eligible for Medicare? What You Need to Know
- 3 Disability, Medicare, and Your MCPS Retiree Benefits
- 4 Keep Your Personal Information Up to Date

either they OR their covered spouses are not yet eligible for Medicare and smoke or use other forms of tobacco.

If you are affected and wish to avoid the surcharge, you and your covered spouse need to be tobacco free for 12 consecutive months prior to January 1 each year. Then, during Retiree Benefits Open Enrollment this fall, you must attest online to whether or not you and/or your spouse will be tobacco free throughout 2018. If you do not attest, your contributions to your health insurance (medical, prescription, dental, and vision plans) will include a 3 percent surcharge on the total cost of the insurance.

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/

continued on page 2

DID YOU KNOW? Submit Benefit Changes

Submit your benefit changes by the fifth of the month for them to take effect on the first of the following 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/.

WELLNESS INITIATIVES

continued from page 1

[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 frequently asked questions and dates, times, and locations of Well Aware's biometric health screenings. ■

ACCELERATED DEATH BENEFIT Helps Ease the Burden of Terminal Illness

Montgomery County Public Schools (MCPS) life insurance plans, written through Voya, offer an accelerated death benefit to ease the burden for those retirees who may be dealing with a terminal illness. An accelerated death benefit will provide a payment of up to 75 percent of your life insurance benefit, if your life expectancy is 12 months or less. The payment can be used for any purpose. Any remaining life insurance benefits will be paid to your beneficiary after your death.

Retirees considering this option should understand that this payment may be considered taxable income and may adversely affect your eligibility for government benefits. You may want to seek advice from your personal tax advisor and/or an attorney before using this benefit.

Please visit the Employee and Retiree Service Center (ERSC) website for additional information. From the Retirees web page, click on the "Life Insurance" link. There you will see "Accelerated Death Benefit." This page will offer additional information and a link to the application form. ■

WELLNESS INITIATIVES: The Fine Print

- **The biometric health screening** and health risk assessment are available only to MCPS retirees who are not yet eligible for Medicare and are covered by an MCPS-provided medical insurance plan.
- **The tobacco-user surcharge** applies to retirees who are covered by an MCPS-provided medical plan and their covered spouses if either or both of them are not Medicare-eligible. 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.
- **If you retired after completing your screening** and assessment for 2019, while still an employee, you will need to complete them again as a retiree by October 5, 2018, to receive the rate reductions in 2019.
- **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.
- **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.
- **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. ■

TOBACCO FREE FOR 12 MONTHS OR MORE? Remember to Let Us Know This Fall during Open Enrollment!

Flash forward to October 24, 2018, right in the middle of this fall's Retiree Benefits Open Enrollment. You will not be making any changes to your benefit plans, and since you and your spouse have not smoked in years, you do not plan to attest to you or your spouse's tobacco use. You do not need to do anything during this Open Enrollment. **Right?**

WRONG.

If you are a retiree covered by an MCPS medical insurance plan with CareFirst or Kaiser Permanente, and you and/or your spouse are not yet eligible for Medicare, you MUST attest online during this fall's Open Enrollment. Even if you are Medicare-eligible, if your spouse is NOT eligible for Medicare, you must attest to whether or not he/she will be tobacco free throughout 2018.

Instructions for making your tobacco attestation will be provided in your fall 2018 Open Enrollment materials. They will include a link and instructions for logging on to an online Tobacco Attestation form, where you can attest by answering a simple question about your and/or your spouse's tobacco use in 2018. Be sure to make your attestation by November 2, 2018, the final day of fall Open Enrollment. ■

ELIGIBLE FOR MEDICARE? What You Need to Know

After you retire, and as soon as you become eligible for it, Medicare will become an important part of your Montgomery County Public Schools (MCPS)-sponsored retiree medical and prescription plans. It will serve as your primary medical coverage and your MCPS retiree medical plan will be your secondary medical coverage. If you are enrolled in the Caremark prescription plan prior to Medicare, SilverScript (a Medicare Part D prescription plan) will become your new MCPS-sponsored prescription plan.

You become eligible for Medicare when you turn 65 years of age, if you begin receiving disability benefits from the Social Security Administration (SSA) and are beginning the 25th month of entitlement, or have certain medical conditions that qualify you for Medicare. MCPS requires all participants enrolled in the MCPS Retiree Benefit Plan to begin the enrollment process for Medicare Parts A and B well in advance of their eligibility date, in order to maintain medical and prescription benefits through MCPS. Once eligible, you or your spouse (or other covered

dependent) must enroll in Medicare Parts A and B.

To enroll in Medicare Parts A and B, you must contact the SSA three months before you become eligible for Medicare. It is the retiree and/or dependent's responsibility to enroll in Medicare Parts A and B and submit a copy of the Medicare card to the Employee and Retiree Service Center (ERSC) 60 days prior to the effective date of Medicare coverage. You do not enroll in the SilverScript Part D prescription plan through the SSA; MCPS processes your Part D enrollment directly through SilverScript.

Once Medicare becomes your primary medical coverage, your MCPS-sponsored medical plan monthly premium will be reduced to reflect its status as secondary coverage. For the monthly costs of the different plans, please refer to the rate charts in the Retiree Benefit Rate Schedules online at www.montgomeryschoolsmd.org/uploadedFiles/retiree%20_benefit_rate_schedules%20_2018.pdf.

Should you and/or your covered dependent(s) become eligible for Medicare through social security

You are eligible for Medicare if you—

- are age 65 (or over if you have been employed and covered by an active group health plan),
- receive disability benefits from the Social Security Administration and are beginning the 25th month of entitlement, or
- have certain medical conditions that qualify you for Medicare.

disability benefits or a qualifying medical condition, you must contact the ERSC Medicare specialist at 301-517-8100. Also, you must submit a copy of your Medicare card to ERSC 60 days prior to the effective date of Medicare coverage.

For information regarding Medicare enrollment, contact the SSA at 1-800-772-1213 or visit www.ssa.gov/. For information regarding Medicare costs and benefits, contact Medicare at 1-800-633-4227 or visit www.medicare.gov. Additional information about Medicare enrollment and your MCPS retiree health benefits can be found in the *Retiree Benefit Summary*. ■

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.** continued on page 4

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.

Montgomery County Public Schools
Employee and Retiree Service Center (ERSC)
45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850

Nonprofit Org.
U.S. Postage Paid
Suburban, MD
Permit No. 201

...YOUR MCPS RETIREE BENEFITS continued from page 3

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.

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 and submit a copy of your Medicare card to ERSC 60 days prior to the effective date of Medicare coverage. ■

Keep Your Personal Information UP TO DATE

Have you moved recently or are you planning a move? Make sure to update your address with the Employee and Retiree Service Center (ERSC) by submitting MCPS Form

445-1: *Change in Personal Information*. This will ensure that you receive important retiree information, such as details regarding fall Open Enrollment. ■



Retiring Times

is published twice a year by Montgomery County Public Schools Employee and Retiree Service Center 45 W. Gude Drive, Suite 1200 Rockville, Maryland 20850

Phone: 301-517-8100
E-mail: ERSC@mcpsmd.org

Andrew M. Zuckerman
Chief Operating Officer

Krishnanda Tallur
Director, Employee and Retiree Service Center

Richard C. Johnstone
Director, Benefits Strategy and Vendor Relations

Marcia J. Welch
Communications Specialist and Editor

0850.18 • EDITORIAL, GRAPHICS & PUBLISHING SERVICES

12,811 • 3/17