



# Retiring Times

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## 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.

In most cases, 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 [www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree\\_benefit\\_rate\\_schedules\\_current.pdf](http://www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree_benefit_rate_schedules_current.pdf).

### 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.

Should you and/or your covered dependent(s) become eligible for Medicare through social security disability benefits or a qualifying medical condition, be sure to notify the ERSC Medicare specialist of the early eligibility. You may reach the specialist by telephone at 301-517-8100. Remember, 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/](http://www.ssa.gov/). For information regarding Medicare costs and benefits, contact Medicare at 1-800-633-4227 or visit [www.medicare.gov](http://www.medicare.gov). Additional information about Medicare enrollment and your MCPS retiree health benefits can be found at [www.montgomeryschoolsmd.org/uploadedFiles/retiree\\_benefit\\_summary\\_current.pdf](http://www.montgomeryschoolsmd.org/uploadedFiles/retiree_benefit_summary_current.pdf). ■

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## 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.**

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, which reduces 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](mailto: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. ■

**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.**

## WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs in 2023

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? If you answered yes to both 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** and a **health risk assessment**.

MCPS will pay an additional 1 percent of the total cost of your health insurance (medical, prescription, dental, and vision plans) in 2023—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 7, 2022. If you complete your medical insurance plan's online health risk assessment by the same deadline, you will save an additional 1 percent.

Your biometric health screening may be completed by your primary care physician during your annual physical. CareFirst members also may complete their screening at a CVS Minute Clinic. Due to COVID-19, MCPS Well Aware remains unable to hold on-site health screenings as held prior to the pandemic. Once the Well Aware screenings can be resumed, the online schedule will be updated at [www2.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule/](http://www2.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule/).

In lieu of a biometric health screening, retirees will be able to take online Biometrics Incentive Alternative training again this year to receive Wellness Initiatives credit for 2023. Look for details this spring in a

letter from the Employee and Retiree Service Center (ERSC).

For more information about the Wellness Initiatives program, visit the Wellness Initiatives for Retirees web page at [www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/](http://www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/). There you will find a helpful link to frequently asked questions about the Wellness Initiatives program. ■

### Can We HELP?

ERSC endeavors to keep you informed about your benefits. Our retiree website makes it easy for you to find everything you need. Visit it at [www2.montgomeryschoolsmd.org/departments/ersc/retirees/](http://www2.montgomeryschoolsmd.org/departments/ersc/retirees/).

### STILL HAVE QUESTIONS?

**We are here to help!** Call ERSC at 301-517-8100, Monday–Friday, 8:00 a.m.–4:15 p.m., or email [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org). ■

## 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.
- **If you retire after completing your screening and assessment for 2023 while still an employee, you will need to complete them again as a retiree by October 7, 2022, to receive the rate reductions in 2023.**
- **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 [www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/](http://www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives/).
- **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. ■

## 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 445-1B, *Change in Personal Information for MCPS Retirees and Former Employees*. This will ensure that you receive important retiree information, such as details regarding fall Open Enrollment. The form can be found at [www2.montgomeryschoolsmd.org/departments/forms/pdf/445-1b.pdf](http://www2.montgomeryschoolsmd.org/departments/forms/pdf/445-1b.pdf) ■



## Improve Your Health and Avoid Illness Through Well Aware's Online Classes

Physical activity and stress management practices can improve your health and reduce the risk of developing several diseases like Type 2 diabetes, cancer, and cardiovascular disease. Physical activity and stress management can have immediate and long-term health benefits. Most important, regular activity coupled

with mindfulness practices can improve your heart, your mind, and your overall wellness.

Exercise and stress management can help you to be happier, healthier, and more productive, but they are not one-size-fits-all activities. That is why it is important to experiment and discover what works best for you.

Well Aware, the MCPS employee wellness program, offers free online classes for MCPS employees and retirees. From Zumba, to HIIT-Camp, Stretch and Mobility, Core, Yoga, and toning



classes, Well Aware offers many classes to meet your needs. Email [wellness@mcpsmd.org](mailto:wellness@mcpsmd.org) to request the monthly class calendar. Consider trying one or more of our classes to find out which kind of activity is best for you! ■

## NEED TO UPDATE YOUR BENEFICIARIES? Here is How

If you have recently experienced any significant changes in your life, you should consider whether or not you need to update your beneficiaries. If you do, follow the instructions below to update beneficiaries for your life insurance, 403(b) and 457(b), and pension plans.

While the Employee and Retiree Service Center (ERSC) is the first stop for some of your beneficiary paperwork, we are not able to report or confirm the beneficiaries on your existing plans. If you are uncertain of your earlier decisions, submit a new beneficiary form to be sure that your wishes are in line with your beneficiary records.

### TO UPDATE OR CHANGE YOUR LIFE INSURANCE BENEFICIARIES—

- Submit MCPS Form 455-22, Retiree Benefit Plan Enrollment.
- Indicate your desire to change your beneficiaries in Section II

and indicate your changes in Section VIII of this form.

- The form is available at [www.montgomeryschoolsmd.org/departments/forms/pdf/455-22.pdf](http://www.montgomeryschoolsmd.org/departments/forms/pdf/455-22.pdf)

### TO UPDATE OR CHANGE YOUR 403(B) OR 457(B) PLAN BENEFICIARIES WITH FIDELITY—

- Visit Fidelity NetBenefits® at <https://nb.fidelity.com/public/nb/mcps/home>.
- Scroll down and, under Make Updates to My Account, click **Update My Beneficiary**.
- Follow the online instructions.

### TO UPDATE OR CHANGE YOUR 403(B) OR 457(B) PLAN BENEFICIARIES WITH ANOTHER VENDOR—

- Contact your vendor. Forms must be submitted directly to your vendor.

### TO UPDATE OR CHANGE YOUR PENSION PLAN BENEFICIARIES—

- MCPS Core and/or Supplement pension plans—
  - Submit MCPS Form 455-5, MCPS Core and/or Supplemental Pension Plans Designation of Beneficiary/Beneficiaries, to ERSC. Under plan rules, a beneficiary change is not permitted if you elected MCPS payment options C or D at retirement. These options pay a continuing monthly benefit to the designated sole survivor in the event of the retiree's death.
  - The form is available at [www.montgomeryschoolsmd.org/departments/forms/pdf/455-5.pdf](http://www.montgomeryschoolsmd.org/departments/forms/pdf/455-5.pdf)
- State Retirement and Pension System of Maryland—
  - Retirees should log in to **mySRPS** at <https://sra.maryland.gov/> or contact the Maryland State Retirement Agency directly. ■

## Montgomery County Public Schools Retirees Association **NEEDS YOU!**

Have you joined the Montgomery County Public Schools Retirees Association (MCPSRA)? MCPSRA represents all Montgomery County Public Schools (MCPS) retirees—both professional and support staff—and works with the Maryland Retired School Personnel Association (MRSPA) to support its members.

The organization is looking to increase its membership!

### Interested in joining?

Visit [mcpsra.org](http://mcpsra.org) and **click on Membership** on the left side of the screen. On the next screen, **click the Application Form button.** ■



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