



# Retiring Times

## New Directions for MCPS Retirees

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WINTER 2007

### What Retirees Need to Know About ERSC

The Employee and Retiree Service Center (ERSC) was created in 2003 by combining the Montgomery County Public Schools (MCPS) Division of Insurance and Retirement, Division of Payroll Operations, and a portion of the Department of Employment Standards and Operations from the Office of Human Resources into a consolidated unit that is expected to provide a single, centralized call center for employees and retirees to obtain information and support with respect to human resource, payroll, and benefits issues.

Improvements have been made since the inception of ERSC. We have upgraded the quality of our communications program, including the production of *Retiring Times*, and continue to improve our response time to employees and retirees. The ERSC Web site contains a wealth of information about benefit programs, and has links to the Web site of every vendor providing service to our covered plan participants. We have upgraded the quality of our open enrollment process, and have held targeted meetings with retirees on subjects ranging from how to maximize savings in the Caremark plan to getting the most out of the UnitedHealthcare plans.

In October, representatives of the MCPS Retirees Association met with staff from ERSC to discuss opportunities for improving the level of service provided to MCPS retirees. We reviewed a variety of topics and agreed that regular meetings would be in everyone's best interest.

It is a particular challenge to maintain the balance between providing high-quality service and making sure that expectations are reasonable. We know that our customers generally do not contact ERSC when things are going well. More likely, we hear from a plan member whose prescription is denied or whose health insurance benefit did not fully cover a procedure. They rightfully expect their benefits to be paid correctly and on time. However, while plans offered to employees and retirees are among the most competitive in the region, they do not cover everything. Sometimes our customers receive answers that are not what they want to hear.

ERSC deals with more than 20 vendors that offer a wide variety of services to more than 20,000 employees, 7,000 retirees, and their covered dependents. Each vendor is committed to providing

high-quality service and has agreed to performance standards. Failure to meet those standards can result in financial penalties. If things go as planned, we will never have to collect a financial penalty. However, as with most organizations, vendors do make mistakes. Sometimes it is not the insurance company but a doctor's office that does not follow procedures.

**Please be aware of the following information that will help make your next phone call or e-mail to ERSC a more efficient experience.**

In a continuing effort to improve service to retirees, ERSC instituted a call tracking system on July 1, 2005. All callers are asked to provide their employee ID number when calling our office. Retirees can locate their ID on the address label on the most recent (and future) issues of *Retiring Times*.

The call-tracking software provides a history of the phone call. A call ticket number is provided to keep a record of your phone call. You may ask for your call-tracking number as your reference number for any future inquiries on the same subject.

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### Open Enrollment Dates for 2007

**April 30 through May 18.** Keep watching the ERSC Web site

[www.montgomeryschoolsmd.org/departments/ersc](http://www.montgomeryschoolsmd.org/departments/ersc)  
and your mailbox during March and April.

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### MCPS Prescription Drug Coverage — Medicare Part D

The Montgomery County Public Schools (MCPS) provides its retirees with several ways to purchase the prescription drug coverage that best meets their needs. Retirees who are covered by the Optimum Choice HMO, CareFirst BlueChoice HMO, United-Healthcare Point-of-Service, Indemnity, or Medicare supplement plans may choose between two prescription programs administered by Caremark, Inc. Option A provides coverage with lower co-payments, but with higher monthly premiums. Option B provides coverage with higher co-payments, but with lower monthly premiums. You and your spouse will need to decide the option that makes the most sense for both of you. Your decision should be based on the number and type of prescriptions you fill. Generally, high utilizers benefit from Option A, while those who purchase few prescriptions benefit from participating in Option B. Recent analysis of retiree prescription drug data suggests that many retirees enrolled in Option A would have lower overall out-of-pocket costs with Option B, assum-

ing their prescription need to continue at the current level.

Retirees enrolled in the Kaiser Permanente Health plan (Kaiser) get their prescription drug coverage through Kaiser. The co-payments and premiums for the prescription drug coverage offered by Kaiser are significantly lower than the co-payments and premiums in the Caremark plans. However, to obtain prescription drug coverage from Kaiser, you must enroll in the Kaiser plan for medical coverage as well.

Last year, the federal government introduced Medicare Part D Prescription Drug coverage for all persons eligible for Medicare. Medicare Part D provides a standard level of benefits and establishes the framework for vendors to offer prescription drug coverage to Medicare—eligible individuals under their plan.

Medicare also gave employer-provided plans the opportunity to coordinate their plans. MCPS considered several options on how to coordinate with Medicare. Our health plan actuary determined that the MCPS plan offers retirees a higher level of benefits for most MCPS retirees than the coverage available under Medicare Part D.

From time to time, retirees have expressed concern that they may be penalized if they want to enroll in a Medicare Part D plan once their initial eligibility date has passed. While there are penalties for late enrollment, a retiree covered under the MCPS plan will not be subject to a late enrollment penalty. MCPS actuaries have certified to Medicare that our plans are expected to pay as much as or more than the standard Medicare Part D plan. Medicare will waive any late enrollment penalty should you choose to enroll in a Part D plan at some future date, as long as you provide

Medicare with the MCPS *Notice of Creditable Coverage*, which verifies that the actuarial standard has been met. A copy of the *Notice of Creditable Coverage* can be obtained from the Employee and Retiree Service Center (ERSC), and also is available on the ERSC Web site. Additional information about Medicare plans is available in the *Medicare & You 2007* handbook that participants should have received in the mail from Medicare. The handbook also is available at the Medicare Web site — [www.medicare.gov](http://www.medicare.gov).

Together, MCPS and the Retirees Association have taken steps to keep prescription drug costs manageable. Four years ago, we raised co-pays, changed the plan design, and provided retirees with additional choices. Retirees have made a remarkable effort to comply with the plan design and have helped keep costs down by embracing the mail order program and taking advantage of lower cost generic drugs when they are available.

This summer, MCPS will join with other county agencies to bid the prescription drug plan. This will allow MCPS to continue offering competitive pricing and evaluate options that provide the best benefit coverage to retirees. ERSC staff will work closely with the Montgomery County Public Schools Retirees Association, Inc., throughout this process. ■

### Cost-of-Living Adjustment

The MCPS cost-of-living adjustment (COLA) for retirees who receive MCPS Core and/or Supplemental benefits was effective January 1, 2007. The COLA for 2007 is 1.7 percent. Retirees received the increase in their January 2007 check. The COLA for retirees who receive their core benefit from the State Retirement Agency (SRA) is effective July 1, 2007, and is set by SRA.

PLEASE LET  
US KNOW HOW  
ERSC IS DOING  
AND HOW WE  
CAN IMPROVE  
OUR SERVICE  
TO YOU.

TO ERSC  
7361 Calhoun Place  
Suite 190  
Rockville, MD 20851  
or e-mail  
[ersc@mcpsmd.org](mailto:ersc@mcpsmd.org)

## Traveling With Medication

The Retirees Association approached MCPS to provide some guidelines on traveling with medication. Retirees are busy enjoying retirement and many of you travel by airplane to get from one destination to another. Recent transportation safety administration guidelines make it a little more complicated when you fly with medications.

Retirees should be aware of the **3-1-1 rule**. The rule is defined as follows:

- **3 ounces of each item** is permitted in
- **one quart size plastic ziplock bag**
- **per person.**

The 3-1-1 rule applies only to carry-on luggage.

Medically necessary items that exceed 3 ounces or are not contained in a one quart, zip lock plastic bag **MUST** be declared to a Transportation Security Administration (TSA) security officer at the screening checkpoint for further inspection.

Retirees are not limited by these restrictions with respect to checked baggage. Again, the restrictions only apply to carry-on items.

Nonliquid or gel medications of all kinds, such as solid pills or inhalers, are allowed through the security checkpoint once they have been screened. The medications must be properly and clearly labeled. If you are carrying multiple medications in the same container, be sure to bring Caremark's pharmacy packing with the prescription.

TSA normally X-rays medication and related supplies. However, you can ask a TSA security agent to visually inspect

your medication and associated supplies.

You must ask for visual inspection before the screening process begins, otherwise your medications and supplies will be X-rayed.

If you would like to take advantage of this option, have your medication and associated supplies separated from your other property in a separate container/bag when you approach the TSA security officer at the walk-through metal detector.

Ask the security officer to visually inspect your medication and hand your medication pouch/bag to him or her.

To prevent your medication, associ-



ated supplies, or fragile medical materials from contamination or damage, please display, handle, and repack your own medication and associated supplies after visual inspection. Any medication and/or associated supplies that cannot clear visual inspection will be X-rayed.

Refusal to comply with any TSA security officer request will forfeit your ability to carry on medications and related supplies through screening. You

may carry on all prescription and over-the-counter medications (liquids, gels, and aerosols), including eye drops and saline solution for medical purposes.



Finally, MCPS understands that the large bottles that Caremark, Inc., our prescription drug vendor, uses to pack mail order prescriptions are cumbersome and have been a concern for many retirees when flying.

The MCPS Retirees Association asked MCPS to approach Caremark to see if they could dispense medication in smaller containers. Caremark advised us that their state-of-the-art mail order pharmacies are highly automated and most prescriptions dispensed to our retirees come right from an assembly line and are not touched by human hands. This feature allows Caremark to provide competitively priced prescriptions.

It is less efficient and more costly for Caremark to vary container size for smaller prescriptions than to put all prescriptions in the same size bottle. The expense of recalibrating their machines to vary container size would add cost to MCPS employees and retirees. ■

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When calling ERSC, please allow our staff three business days to research and return your phone or e-mail inquiry. Our staff will return your call or e-mail in a timely manner. If our staff member requires additional time to assist you, you will be notified and given an estimate of time needed to complete the request.

Our office is open from 7:30 a.m.–5:00 p.m., Monday through Friday. Based on our call volume, we recommend calling during the following hours for shorter anticipated wait times: Tuesday, Wednesday, and Thursday between 8:30–11:30 a.m. and 2:00–4:00 p.m. Staff is available to assist you at other times, but the wait times tend to be longer. Please try to avoid Mondays and Fridays, as these days are our busiest. Our call center staff requires your employee ID when they answer the phone. We request your employee ID,

not your social security number, to protect your privacy. Concerns have been addressed regarding retirees not knowing their employee ID number. For your convenience, your employee ID number has been added to the mailing label of publications received from ERSC. A four- or five-digit number is located in the top corner of the label. Please refer to this number when contacting ERSC.

**SAMPLE**

**12345**

Jane and John Retiree  
850 Hungerford Drive  
Rockville, MD 20850

You also may send e-mails to ERSC@mcpsmd.org. Please do not send an e-mail and call, as duplicate requests can cause longer response times.

ERSC staff spends a lot of time behind the scenes doing our best to make sure problems are kept to a minimum and our employees and retirees receive all their entitled benefits. ERSC is committed to

providing a high level of service to all our customers and will continue to strive for 100 percent satisfaction. ■

## Retiring Times

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