



TRANSITIONING TO THE CIGNA MEDICAL PLAN: What You Need to Know

If you are a Montgomery County Public Schools (MCPS) retiree who is covered by a Cigna medical plan, you may have questions and concerns about whether or not you will receive the level of benefits and continuity of care you received with CareFirst or Kaiser Permanente. MCPS understands your concerns and appreciates your bringing them to our attention. The Employee and Retiree Service Center (ERSC) appreciates your patience throughout this transition to the new medical plan and is fully committed to addressing your needs as quickly as possible.

For that reason, we hope you will find the information below helpful as you navigate your transition to Cigna. Among other topics, you may have questions about your Cigna

identification card, how to register for an account on the Cigna website, or how your copays coordinate with Medicare. Here is information about these issues, as well as links to more specific questions and answers, the ERSC benefits web pages, and the Cigna web page to help you get familiar with your new medical plan.

■ Cigna Identification Cards

A number of MCPS retirees received more than one identification card from Cigna, in up to three separate mailings. The card(s) in the last mailing you received are accurate. You should bring this latest version with you to your doctor visits. If you have questions about the appearance of your card, please refer to the PDF version available on the Cigna website. You can access it after registering for an account on Cigna's website at my.cigna.com.

■ Cigna Online Account

Be sure to register for an account on the Cigna website. There you will be able to find a doctor, review your coverages and claims, and more. To register—

1. Visit my.cigna.com
2. Click **Register** under the blue Log In box.
3. Follow the on-screen instructions.

■ No Co-pays with Medicare

A Medicare-eligible retiree should not incur a copay at a doctor's office. Medicare is the primary coverage and, as stated in the 2023 Retiree Benefit Summary, Cigna covers Medicare coinsurance costs as your supplemental coverage. Retirees enrolled in the Cigna OAPIN plan as a supplement to Medicare will, however, see a copay



and out-of-pocket maximum listed on their identification card. While these expenses are not applicable to Medicare-eligible retirees, insurance providers must print them on their identification cards due to rules under the No Surprises Act, a federal law that protects people covered by health insurance from receiving unexpected medical bills.

Visit these ERSC web pages for more information on the Cigna medical plan:

- Questions and Answers Regarding Cigna Medical Plans (now updated with additional information) is found at www2.montgomeryschoolsmd.org/departments/ersc/retirees/news/news/questions-and-answers-about-cigna-medical-plans-in-2023/
- Retiree Benefits web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/
- Cigna Medical Insurance web page at www2.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/health/medical/cigna/

Visit the Cigna website at my.cigna.com to register for an account, log in, and learn more. ■

IN THIS ISSUE

- 1 Transitioning to the Cigna Medical Plan
- 2 Are You Eligible for Medicare?
- 3 ERSC Connect: Access Answers to Your Benefits and Retirement Questions
- 3 Wellness Initiatives: Reduce Your Share of Health Insurance Costs in 2024
- 3 Can We Help?
- 4 Wellness Initiatives: The Fine Print
- 4 Keep Your Personal Information Up to Date
- 4 Montgomery County Public Schools Retirees Association Needs You!

ARE YOU ELIGIBLE FOR MEDICARE?

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 (details below), or have certain medical conditions that qualify you for Medicare. These medical conditions include End-Stage Renal Disease and ALS (Lou Gehrig's disease).

As a requirement for continuing to carry Montgomery County Public Schools (MCPS) health benefits, you or your spouse (or other covered dependent) must enroll in **both Medicare A and B** prior to your Medicare eligibility date. If the Medicare-eligible person does not

enroll in both parts A and B, they will lose their MCPS-provided benefits coverage. For that reason, those enrolled in the MCPS Retiree Benefit Plan must begin the enrollment process for Medicare Parts A and B well in advance of their eligibility date in order to maintain MCPS-provided benefits.

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. When you become Medicare-eligible, you must notify ERSC to reduce your medical premiums. For the monthly costs of the different plans, please refer

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.

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

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 at www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree_benefit_summary_current.pdf ■

Disability, Medicare, and YOUR MCPS RETIREE BENEFITS

Individuals, regardless of age, become eligible for Medicare Parts A and B if they have received disability benefits from the Social Security Administration (SSA) for 24 months. 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. Remember: You 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.**

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 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.

ERSC CONNECT: Access Answers to Your Benefits and Retirement Questions

ERSC Connect, the Employee and Retiree Service Center's (ERSC's) online service portal, was launched last year to provide another way for Montgomery County Public Schools (MCPS) retirees to contact ERSC.

Although ERSC staff continue to answer telephone and email requests, ERSC Connect allows you to send a request, ask a question, and access a Knowledge Base and search feature online. You also can get status updates

on your requests and send and receive attachments. The Knowledge Base provides targeted answers to common questions about benefits and retirement matters. ERSC adds new content weekly.

To access ERSC Connect, visit the ERSC home page at www2.montgomeryschoolsmd.org/departments/ersc/ and look for the ERSC Connect logo and link. Follow the link to the ERSC Connect web page. From there, click the words **this link** to register or log in to your account. The log-in screen also includes a link to the ERSC Connect Support Guide. ■



WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs in 2024

Are you a Montgomery County Public Schools (MCPS) retiree who is covered by an MCPS-provided medical insurance plan through Cigna 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 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 2024—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, 2023. 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 a Well Aware health screening, which are held throughout the year. Learn more at www2.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule/.

Note: If you are a Cigna plan member who completed a physical with your primary care physician between October 10–December 31, 2022, while still a CareFirst member, you may email your Explanation of Benefits for the visit to wellness@mcpsmd.org to receive Wellness Initiatives credit for 2024.

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/. 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/.

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. ■

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 2024 while still an employee, you will need to complete them again as a retiree by October 6, 2023, to receive the rate reductions in 2024.**
- **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/.
- **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, telephone number, and email 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 ■



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.

Interested in joining?

Visit mcpsra.org, click on **Membership** on the left side of the screen and, on the next screen, click the **Application Form** button. ■



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