



# 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 (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 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 to the rate charts in the *Retiree Benefit Rate Schedules* online at [www2.montgomeryschoolsmd.org](http://www2.montgomeryschoolsmd.org).



[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) .

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 in the *Retiree Benefit Summary* at [www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree\\_benefit\\_summary\\_current.pdf](http://www2.montgomeryschoolsmd.org/siteassets/district/departments/ersc/retirees/benefits/retiree_benefit_summary_current.pdf) . ■

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### 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, 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.

## Access Health Vendor Information Online

**Did you know** you can locate doctors within your area, review health plan documents, access PDF versions of your health plan identification cards, and calculate costs of upcoming health-care needs on your health plans' websites?

To access these tools and more, as a Montgomery County Public Schools (MCPS) retiree, you can register for an online account on each website of your health plans and create dedicated usernames and passwords.

By establishing and regularly accessing these accounts, you will better understand your health insurance coverages under each plan.

Visit the website of each health plan (linked below) to get started.

### CIGNA MEDICAL PLANS

[my.cigna.com](http://my.cigna.com)

- Click **Register** under the blue log-in box.
- Follow on-screen instructions to create an account.

### KAISER PERMANENTE MEDICAL AND PRESCRIPTION PLANS

[kp.org](http://kp.org)

- Click **Sign in area** in top right corner of the web page.

- Click **Register for an account** under the blue sign-in button on the next screen.
- Follow on-screen instructions to create an account.

### CAREFIRST DENTAL AND DAVIS VISION PLANS

[carefirst.com/mcps/](http://carefirst.com/mcps/)

- Click **Log In**.
- Click **New to Carefirst? Register Now**.
- Follow on-screen instructions to create an account.

### CAREMARK/SILVERSCRIPT PRESCRIPTION PLANS

[caremark.com](http://caremark.com)

- Click on **Sign In** in the top left corner of the screen.
- Click on **Create an account** under the red sign-in button.
- Follow on-screen instructions to create an account.

### AETNA DENTAL PLANS

[aetna.com](http://aetna.com)

- Click on **Member login**.
- Click on **Member**.
- Click on the **Register** button under "Don't Have an Account?"
- **Follow** on-screen instructions to create an account. ■

## DID YOU KNOW?

### Submit Benefits Changes

*Submit your benefits 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 health-care 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/](http://www.montgomeryschoolsmd.org/departments/ersc/retirees/) ■

## 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/](http://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.

\*Attachments sent through ERSC Connect (or Outlook email) must not exceed 35 megabytes (MB) in total. Files that together total more than 35MB will be undeliverable to ERSC. ■



## WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs in 2025

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 2025—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 4, 2024. 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/](http://www2.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule/).

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 2025 while still an employee, you will need to complete them again as a retiree by October 4, 2024**, to receive the rate reductions in 2025.
- **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 their health, but doing so will not impact the retiree's contribution to their 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, 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 [ww2.montgomeryschoolsmd.org/departments/forms/pdf/445-1b.pdf](http://ww2.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 the MCPSRA web page at [www.montgomeryschoolsmd.org/departments/mcpsretirees/](http://www.montgomeryschoolsmd.org/departments/mcpsretirees/). Scroll down to MCPSRA-MRSPA Membership Information to access the Membership Application and brochure. ■



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