



# Retiring Times

New Directions for MCPS Retirees

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### Important Diabetic Supply Information

Diabetic Supplies are provided to you by your Caremark prescription plan rather than under your medical coverage. There are no changes to coverage for diabetic supplies for Kaiser Permanente plan participants. This article provides additional details and procedural requirements for receiving diabetic supplies.

#### For retirees and dependents not covered by Medicare Part B

When filling your diabetic supplies using Caremark mail order services, members who are not yet eligible

for Medicare fill their prescriptions in the same way as any other mail order prescription. You will need to complete the mail order form, enclose your prescription, and send to Caremark. You also may call Caremark for refills of existing prescriptions that have previously been filled by Caremark's mail order service.

#### For retirees and dependents covered by Medicare Part B

Members who are covered by Medicare Part B will need to complete a Caremark *Participant*

*Agreement and Assignment of Benefit (AOB)* form and submit the form along with your first prescription for diabetic supplies and with the diagnosis code. Retirees can obtain the diagnosis code from their doctor's office.

Having an AOB on file with Caremark is mandatory for participants who are covered by Medicare Part B. For your convenience, a copy of the AOB form is available on the ERSC website.

Failure to complete the form and place on file with Caremark will delay filling the prescription for diabetic supplies. Therefore, it is

### 2008 Open Enrollment Report

Montgomery County Public Schools (MCPS) recently concluded the annual retiree health plan open enrollment for the 2008-2009 plan year.

Open enrollment was held over a three-week period and concluded on Friday, May 16, 2008. During that time, MCPS and the health plan vendors conducted three health fairs where retirees had the opportunity to learn more about the benefit offerings and meet with vendors.

In addition, the Employee and Retiree Service Center (ERSC) handled hundreds of inquiries from MCPS retirees and dependents regarding their options for the plan year.

All changes made during open enrollment were effective on July 1, 2008.

#### Health and Dental Plan Enrollment

There was only modest change in health plan enrollment during the open season. As of July, 184 retirees are enrolled in the BlueChoice Health Maintenance Organization (HMO), 819 are covered by the Kaiser Permanente Health Plan, 1,317 are covered by the United HealthCare Select HMO, 767 are enrolled in a Point-of-Service (POS) plan, 199 are enrolled in the Indemnity Plan, and 3,732 are covered by the Medicare Supplement Plan.

Ninety-five percent of retirees are covered by the dental preferred provider option (PPO), while 5 percent are covered by the Dental Maintenance Organization (DMO).

#### Prescription Plan Enrollment

Five years ago, MCPS began

offering retirees the opportunity to choose between two prescription drug plans.

In 2003, 80 percent of retirees chose prescription Option A (lower co-pays but higher monthly premiums) and 20 percent chose prescription Option B (higher co-pays but lower premiums), even though, in many situations, Option B may have been a more financially beneficial option.

Over the past five years, there has been a gradual shift from Option A to Option B. The trend continued during the most recent open enrollment, as 63 percent of retirees are now enrolled in Option A and 37 percent are enrolled in Option B.

If you have questions, please contact ERSC via e-mail at [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org) or at 301-517-8100. Call volumes are typically lower Tuesday through Thursday, so wait times may be shorter. ■

essential that you complete the AOB form and return to Caremark immediately, or along with your next diabetic supplies prescription.

The AOB form must be completed so the cost of supplies can be coordinated with Medicare. This reduces MCPS' costs and lowers premiums for all MCPS retirees covered by Caremark.

### Caremark treats diabetic supplied as maintenance medication

Prescriptions for diabetic supplies may be filled up to two times at a retail pharmacy at no charge to retirees and their covered depen-

dents. Your Caremark prescription drug card can be presented at any of the more than 60,000 pharmacies that participate in Caremark's retail network. Once you have received two fills of diabetic supplies at retail, you must receive all subsequent diabetic supplies using the mail order program.

Coverage includes, test strips, syringes, lancets and lancet devices, and glucose monitoring meters. Insulin pumps and supplies related to the use of an insulin pump are not considered diabetic supplies and will continue to be covered under the durable medical equipment

provisions of your medical plan. Insulin is covered under the Caremark program at the regular co-pay.

Plan participants newly diagnosed with diabetes or interested in switching to an Accu-Chek or One Touch meter may receive a free glucose-monitoring meter by calling Caremark at 1-800-378-7558.

If you have questions regarding your prescription coverage, please visit the website.

You also may contact Caremark Customer Care toll free at 1-800-966-5772, 24 hours a day, seven days a week. ■

## Retirees and a Healthy Heart

As of 2007, coronary artery disease is the leading cause of death for men and women in the United States. Heart disease includes conditions affecting the heart, such as coronary heart disease, heart attack, congestive heart failure, and congenital heart disease. Sixteen million Americans have coronary heart disease (CHD), and one in five U.S. deaths is caused by a heart attack related to CHD.

Individuals who seek ways to protect against heart disease and other cardiovascular disease should focus on lifestyle attributes such as diet and physical exercise. Lifestyle changes, such as a healthier diet and a more active lifestyle, are a large part of heart health.

Keys to important lifestyle changes and prevention include quitting smoking, lowering cholesterol, controlling high blood

pressure, maintaining a healthy weight, and exercising. Researchers estimate that Americans making these lifestyle changes would live on average 1.3 years longer, cutting heart attacks by 63 percent. Living with a healthier heart could prevent more than 27 million heart attacks over the next 30 years.



CHD is a narrowing of the small blood vessels that supply blood and oxygen to the heart. CHD is

usually caused by a condition called atherosclerosis, which occurs when fatty material and a plaque builds up on the walls of your arteries. This causes the coronary arteries to narrow. As the coronary arteries narrow, blood flow to the heart can slow down or stop, causing chest pain (stable angina), shortness of breath, or heart attack.

According to the American Heart Association, more than 16 million people have some form of CHD. Men in their 40s have a higher risk of CHD than women. However, as women get older, their risk increases so that it is almost equal to men.

Taking steps to adopt a healthy lifestyle can significantly reduce your risk of heart disease and increase your odds of living a long and healthy life. ■

Courtesy of the American Heart Association



### Enrollment In Medicare

Montgomery County Public Schools requires all participants in the MCPS retiree benefit plan to enroll in Medicare Parts A and B when first eligible for Medicare enrollment in order to maintain coverage with MCPS.

As a retiree, when you or your qualified dependents become eligible for Medicare, generally age 65 or over, but also for disabled persons or individuals with end-stage renal disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS), MCPS requires enrollment in Medicare Parts A and B to continue coverage through MCPS. You or a covered spouse may defer Medicare enrollment while you remain covered by the active MCPS employee benefit plan. However, at retirement you must enroll in Medicare if already eligible.

An individual is eligible to enroll in Medicare on the first day of the month they turn 65, unless they have qualified for enrollment before age 65 based upon a social security disability retirement or specific qualifying medical condition. Each retiree covered under the MCPS benefit plan should contact the Social Security Administration 3 months before turning age 65 to apply for Medicare Parts A and B. MCPS requires both Parts A and B to participate in the insurance plan.

ERSC will send you a letter 2–3 months prior to your 65th birthday as a reminder to enroll, and request a copy of your Medicare card. It is the retiree's responsibility to enroll in Medicare Parts A and B and send a copy of his/her Medicare card to ERSC. This will initiate the necessary process to receive the reduced monthly insurance premium.

If you or your dependents defer Medicare enrollment while you are actively working, you must contact the Social Security Administration approximately 90 days before retirement to enroll in both Medicare Parts A and B.

After enrollment, Medicare becomes your primary plan and your MCPS plan becomes a secondary Medicare supplemental plan. You must notify ERSC if you or a covered spouse becomes Medicare-eligible due to disability.

Each insurance plan has different procedures regarding how Medicare is handled in coordination with the MCPS insurance plan.

#### If you are enrolled in the:

► **Kaiser Permanente medical plan**, ERSC must have a copy of your Medicare card 30 days before the effective date of Medicare coverage and you must complete the Kaiser Medicare enrollment application or your MCPS coverage will be terminated. For example, if your birthday is December 16, ERSC must receive the application by November 1 for a December 1 effective date. ERSC sends the application to you, and the application must be returned to ERSC promptly.

► **UnitedHealthcare Point-of-Service or Indemnity plan**, MCPS requires retirees to fill out the Medicare Crossover form. The Medicare Crossover form is available from the ERSC website. Once completed, please return the form to ERSC. Medical claims are then submitted to Medicare first, and automatically forwarded to UnitedHealthcare for secondary

payment processing. Medicare determines the eligible amount, pays the Medicare portion of the claim, and then submits the claim electronically to UnitedHealthcare for secondary payment. This process is required for retirees and their Medicare-eligible dependents.

► **UnitedHealthcare HMO or BlueCross BlueShield HMO**, no additional information or special procedures are required.

#### Medicare D

A Medicare prescription drug benefit program, Medicare Part D, is available to Medicare-eligible individuals. Medicare Part D provides the option to purchase prescription drug coverage as a separate Medicare benefit. You may continue your prescription drug coverage through MCPS in lieu of Medicare Part D, but you cannot participate in both plans.

If you or your dependent(s) enroll with a Medicare Part D provider, neither is eligible to enroll in the MCPS-sponsored Caremark prescription drug plan. Before deciding to enroll in a Medicare Part D plan, you should carefully consider your options. Your decision to enroll in a Medicare Part D plan could affect your spouse's benefits under certain circumstances. MCPS policy requires that a retiree and covered spouse must be enrolled in the same coverage.

For additional information about Medicare Part D, please review the Notice of Creditable Coverage on the ERSC website at [www.montgomeryschoolsmd.org/departments/ersc/docs/2008\\_Medicare\\_PartD\\_Info.pdf](http://www.montgomeryschoolsmd.org/departments/ersc/docs/2008_Medicare_PartD_Info.pdf). ■



## Retirement Reception 2008

Over 174 retirees from the Class of 2008 attended the annual Retirement Reception held at Woodmont Country Club on Thursday, June 12, 2008.

This was the second time the reception was held at Woodmont, after many years of hosting the reception at Indian Spring Country Club.

Superintendent Dr. Jerry D. Weast and members of the Board of

Education were on hand to congratulate retirees at the event hosted by the Office of Human Resources and the Employee and Retiree Service Center.

Retirees received certificates displaying their years of service with MCPS. MCPS Retiree

Association President Fred Evans announced each person's name, position, and years of service.

All retirees are invited to join the MCPS Retirees Association (MCPSRA). Questions can be directed to Mr. Fred Evans via e-mail at [Fred\\_S\\_Evans@mcpsmd.org](mailto:Fred_S_Evans@mcpsmd.org).

COVER PHOTO: Dr. Jerry D. Weast congratulates retiree.



## Retiring Times

### In Memoriam

Retirees deceased between July 1, 2007, and June 30, 2008.

It is with great sadness that we share the loss of our fellow MCPS retirees.

Retirees are listed in alphabetical order with their date of passing.

FULL NAME	DEATH DATE	FULL NAME	DEATH DATE
Elaine A. Aanensen	July 11, 2007	Sylvia Cohen	October 27, 2007
Ariel L. Adams, Jr.	December 1, 2007	Benjamin Cooley	April 1, 2008
Robert L. Allen	February 3, 2008	Elizabeth Cross	March 29, 2008
Shirley J. Amoss	January 11, 2008	Bobby R. Dancy	July 2, 2007
Evelyn Anderson	January 22, 2008	Milton Dave	December 26, 2007
John E. Andrus	October 27, 2007	John E. Davidson	July 9, 2007
Anthony Auriti	November 17, 2007	Gladys L. Davis	January 28, 2008
Elizabeth Bagg	February 28, 2008	Leora L. Deleonibus	January 21, 2008
Walter W. Baker	November 15, 2007	Patricia A. Demars-Lind	December 17, 2007
Frankie B. Ball	December 21, 2007	Eunice Dixon	September 30, 2007
Mary C. Barr	May 28, 2008	Thomas W. Dorsey	August 13, 2007
Evelyn I. Bean	September 9, 2007	Don H. Doughty	December 11, 2007
Leroy Bellamy	March 17, 2008	Emma L. Downs	July 1, 2007
John T. Bennett	October 18, 2007	Alma M. Dwyer	July 29, 2007
Pallie M. Berry	November 22, 2007	Michael A. Eckenrode	June 1, 2008
Joseph J. Bezek	September 4, 2007	Kenneth J. Egloff	October 4, 2007
Christina G. Bocus	May 19, 2008	Barbara L. Erdley	October 16, 2007
Esther Bondy	October 13, 2007	Ella J. Estep	March 1, 2008
Sandra L. Bowman	August 3, 2007	Isadore Felder, Jr.	October 11, 2007
Dorothy M. Boyle	April 11, 2008	William Fenton	May 28, 2008
Constance C. Brant	June 21, 2008	Paul Fischer	March 17, 2008
Anne M. Breitenberg	February 20, 2008	Neil C. Fisher, Sr.	September 5, 2007
William Broomall	February 27, 2008	Charles D. Fox	December 6, 2007
Clarence H. Burch	December 4, 2007	H. B. Franklin	August 5, 2007
Nellie L. Buswell	July 15, 2007	Lillian M. Gallupe	May 2, 2008
Louise M. Bute	November 27, 2007	Henry E. Gardner, Jr.	December 29, 2007
Miriam K. Cameron	October 24, 2007	Mary Garnett	September 28, 2007
Betty L. Carter	February 7, 2008	Oval G. Gates	July 30, 2007
Samuel Carter, Sr.	June 15, 2008	Jean N. Gilliam	December 13, 2007
Carolyn G. Cashman	June 12, 2008	Edna M. Godbersen	April 11, 2008
Margaret E. Chaney	September 5, 2007	James H. Golden	September 16, 2007
John Chaney, Jr.	June 8, 2008	Constance S. Gordon	January 18, 2008
Thomas P. Cheesman	February 23, 2008	Lewyn Z. Gray	May 21, 2008
Michele B. Civan	June 16, 2008	Mary Grigsby	September 15, 2007
Bessie P. Clements	March 24, 2008	Evelyn Hall	February 29, 2008

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FULL NAME	DEATH DATE	FULL NAME	DEATH DATE	FULL NAME	DEATH DATE
Howard D. Hall	February 26, 2008	James G. Muir, Jr.	September 22, 2007	Dikhayuko Sen	December 18, 2007
Eugene A. Hallman	June 25, 2008	Evelyn J. Nannicola	April 30, 2008	Anna T. Shade	May 1, 2008
Johnie E. Harris	June 22, 2008	Nanny Neal	January 6, 2008	Robert S. Shaffner	August 16, 2007
K. L. Haskins	October 17, 2007	William J. Neal	February 17, 2008	Betty W. Shaw	September 19, 2007
Ella M. Havens	June 16, 2008	Chloe W. Newell	November 16, 2007	A. Shuck	March 16, 2008
Helen C. Heffner	March 23, 2008	Jessamine V. Nicholson	May 20, 2008	Evaline L. Sims	October 20, 2007
Reece A. Herald	March 6, 2008	Virginia S. Oliver	February 10, 2008	Sydney H. Skidmore	December 19, 2007
William M. Herndon	November 23, 2007	Allan M. Ostrow	August 2, 2007	Lester C. Slick	January 3, 2008
Charles L. Hill, Sr.	April 22, 2008	Joan H. Peck	December 3, 2007	Virginia Smith	March 5, 2008
Judith R. Hockey	May 15, 2008	John R. Pennington, Jr.	February 22, 2008	Guy R. Smith	January 22, 2008
Ellen L. Hocking	March 13, 2008	Joseph F. Perez	September 27, 2007	Thelma Souder	May 12, 2008
Barbara A. Hofman	July 24, 2007	Pauline Perry	May 20, 2008	Leon W. Stafford	December 14, 2007
Barbara L. Howard	May 30, 2008	Andrew T. Peters	October 25, 2007	Louise Stark	May 13, 2008
Eliz S. Johnson	December 2, 2007	David N. Pickerill	September 25, 2007	Ruby L. Sterling	February 4, 2008
Ruth A. Jones	December 10, 2007	Rose S. Poirrier	April 29, 2008	Gladys A. Stewart	July 27, 2007
Julia M. Jones	October 9, 2007	Lillian D. Poole	September 7, 2007	David E. Stowe	July 2, 2007
Clara E. Kahler	October 16, 2007	Thomas L. Poore	February 18, 2008	Dorothy J. Streeks	January 16, 2008
Betty T. Keister	February 19, 2008	Juanita F. Poretz	June 11, 2008	J. Streeter	August 28, 2007
Ruth Klick	November 25, 2007	Malcolm E. Posey	December 26, 2007	Douglas C. Thomas	May 22, 2008
Helen K. Kolego	August 4, 2007	Francis E. Powers	May 21, 2008	Luther Tillery	July 19, 2007
Ralph L. Koontz	September 27, 2007	Patricia D. Purcell	December 12, 2007	Mary Trigonoplos	April 19, 2008
Frank Kowalski	February 23, 2008	Jeffrey M. Purdum	May 12, 2008	James L. Tucker	December 21, 2007
C. Kusak	November 23, 2007	Carolyn F. Rabunsky	February 28, 2008	William H. Twyman	September 3, 2007
Freddie E. Lambert	February 12, 2008	Dorothy G. Rich	September 22, 2007	John E. Virnstein	March 14, 2008
Rosemary P. Leary	April 27, 2008	Maurice L. Richardson	January 6, 2008	Marilyn Walker	July 1, 2007
Kathryne I. Lechliden	November 16, 2007	Hattie A. Richburg	September 8, 2007	Roby H. Wells	January 9, 2008
Vera L. Lieber	May 24, 2008	Pearl Ricketts	August 19, 2007	Daniel E. Whitehead	November 15, 2007
E. Lindsjo	February 7, 2008	Cecil R. Riner	April 22, 2008	Irene C. Williams	December 17, 2007
Mary V. Lynott	December 4, 2007	Devora Rivlin	August 13, 2007	William D. Williams	April 9, 2008
Gerald P. Madigan	June 2, 2008	Sylvester V. Roberts	January 7, 2008	Diana H. Woo	August 15, 2007
Mary B. Maiers	August 26, 2007	Betty J. Robins	May 17, 2008	John Woodburn	November 29, 2007
John S. Mann	December 7, 2007	Patrick E. Roth	August 28, 2007	Barbara Zeiders	January 7, 2008
Hildegard Mijan	April 21, 2008	Janet Runkles	October 24, 2007		
William J. Mooney	October 16, 2007	Harold L. Sanders	January 4, 2008		
Cora A. Morgan	November 28, 2007	Elmer Seals	December 31, 2007		

## Retiring Times

### For Your Information

The 2008 annual Cost-of-Living Adjustment (COLA) for retirees receiving retirement benefits from the State Retirement Agency is 2.852 percent, and was effective on July 1, 2008. The adjusted amount was included in July pension payments that were deposited to retiree accounts at the end of July. Retirees who retired on or before July 1, 2007, received this COLA. The COLA from the MCPS core and supplemental plans are provided on a calendar year schedule. The next scheduled COLA for the MCPS core and supplemental plans is January 1, 2009.



## Retiring Times

News from the Employee and Retiree Service Center  
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