



Retiring Times



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Montgomery County Public Schools ■ Rockville, Maryland ■

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 become your secondary medical coverage.

If you are enrolled in the Caremark prescription plan prior to Medicare, then SilverScript, a Medicare Part D prescription plan, will become your new MCPS-sponsored prescription plan. Once eligible for Medicare, Kaiser Permanente health plan members must enroll in Kaiser's Part D 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 end-stage renal disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS).

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 SSA three months before you become eligible for Medicare. It is the retiree and/or dependent's responsibility to 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 SSA; MCPS processes your Part D enrollment directly through SilverScript. Since your MCPS medical plan becomes your secondary medical coverage, the cost of your MCPS medical benefits is reduced when you enroll in Medicare Parts A and B. Please refer to the Retiree Monthly Rate Chart in the Retiree Benefit Summary for the monthly costs of the different plans. The current issue of Retiree Benefit Summary was mailed to you prior to last fall's annual Open Enrollment. It also can be found online at www.montgomeryschoolsmd.org/uploadedFiles/retiree_benefit_summary_current.pdf.

continued on page 2

Are You Eligible for Medicare?

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), or
- receive disability benefits from the Social Security Administration and are beginning the 25th month of entitlement, or
- have end-stage renal disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS)

MCPS-sponsored Prescription Plan for Medicare-eligible Retirees and Dependents NOW A PART D PLAN

On January 1, 2015, the Montgomery County Public Schools (MCPS)-sponsored prescription plan for all Medicare-eligible retirees and dependents enrolled in the Caremark prescription plan changed to a Medicare Part D plan, SilverScript. SilverScript, a division of CVS/Caremark, now provides prescription drug coverage to these Medicare-eligible individuals. The enrollment process for the Medicare Part D prescription plan differs from that of Medicare Parts

continued on page 2

IN THIS ISSUE

- 1 Eligible for Medicare?
- 1 MCPS-sponsored Prescription Plan
- 3 Submit Benefit Changes
- 3 Disability, Medicare, and Your MCPS Retiree Benefits
- 4 Keep Your Personal Information Up to Date

Eligible for Medicare?

continued from page 1

Should you and/or your covered dependent(s) become eligible for Medicare through Social Security disability benefits, end-stage renal disease (ESRD), or Amyotrophic Lateral Sclerosis (ALS), you must contact the ERSC Medicare specialist at 301-517-8100.

For information regarding Medicare enrollment, contact SSA at 1-800-772-1213 or www.ssa.gov/. For information regarding Medicare costs and benefits, contact Medicare at 1-800-633-4227 or www.medicare.gov. Additional information about Medicare enrollment and your MCPS retiree health benefits can be found in the *Retiree Benefit Summary*. ■

MCPS-SPONSORED PRESCRIPTION PLAN

continued from page 1

A and B, which is done through the Social Security Administration.

The following are answers to frequently asked questions regarding the change to the SilverScript Medicare Part D plan:

■ How do I enroll in the SilverScript prescription plan?

You will need to submit your Medicare card with Parts A and B to the Employee and Retiree Service Center (ERSC) 60 days prior to your Medicare effective date. At that time, if you are enrolled in the MCPS-sponsored Caremark prescription plan, MCPS will automatically enroll you in the MCPS-sponsored SilverScript Part D prescription plan.

■ Can I choose not to enroll in the SilverScript prescription plan?

Yes. SilverScript will mail you information regarding the Part D prescription plan prior to your Medicare-effective date. You will have an opportunity to opt out of the Part

D plan by completing and returning a provided opt-out letter to SilverScript. If you opt out, you will have no MCPS-provided prescription coverage.

■ May I enroll in more than one prescription plan?

No. If you are currently enrolled in another Medicare Part D prescription plan or a Medicare Advantage plan, your MCPS-sponsored SilverScript prescription plan will be terminated. Be sure to carefully review the terms of

SilverScript is required by law to keep you informed by providing you with detailed information related to your prescription plan. If you receive any communications from SilverScript asking you to contact them, be sure that you do.

any other plans you are considering, because MCPS pays part of the cost of only the MCPS SilverScript plan.

■ When will I receive my SilverScript ID card? How do I fill prescriptions in the meantime?

After ERSC receives a copy of your Medicare card, staff will send your information to SilverScript, which will then process your enrollment in the Part D plan. After SilverScript receives verification from the Centers for Medicare and Medicaid Services (CMS) that you are enrolled in Medicare, you will receive a SilverScript ID card. In the meantime, continue to use your CVS Caremark prescription card until you receive your SilverScript ID card.

■ My dependent is Medicare-eligible, but I am not. Am I eligible for the Part D plan?

No, you are not. If you are currently enrolled in the MCPS-sponsored

CVS Caremark prescription plan with a dependent, and one of you becomes Medicare-eligible and the other does not, the Medicare-eligible individual will be enrolled in the SilverScript Part D prescription plan and the non-Medicare individual will be enrolled in the CVS Caremark prescription plan.

■ How can I save money on my prescriptions?

To get the most out of your prescription plan, be sure to use a CVS pharmacy or the SilverScript mail order pharmacy. For more information, be sure to refer to the *Retiree Benefit Summary* for details regarding copayments and monthly premiums.

■ Can I get refills on prescriptions previously covered by Caremark?

Any refills remaining on your prescriptions previously covered by Caremark will be transferred to SilverScript automatically.

■ Will SilverScript cover my diabetic supplies?

SilverScript does not provide coverage for diabetic supplies or Medicare-Part B-eligible drugs. Diabetic supplies and Medicare-Part B-eligible drugs must be obtained through your medical plan. You will be responsible for any copays charged for diabetic supplies and Medicare-Part B-eligible drugs. For details regarding approved providers and copays, contact your provider at the telephone number on the back of your medical card.

■ I heard I will pay more for my prescription plan if my income is too high. Is this true?

Individuals with a high income, as determined by the Social Security Administration (SSA), have an additional Part D premium payable to Social Security. Since 2007, Medicare beneficiaries with higher incomes have had to pay higher monthly premiums than the standard monthly premiums for Medicare Parts B and D. SSA determines if you will have an income-related monthly adjustment

amount (IRMAA) by using the income reported two years ago on your Internal Revenue Service (IRS) income tax return. The IRMAA amount is effective from January 1 through December 31 each calendar year. SSA will refigure your Medicare Parts B and D premium amounts again the next year when the IRS updates the information. At the time of your Medicare Part D enrollment, if SSA determines that you must pay a higher Medicare Part D premium, you are advised to contact an SSA representative to find out if you qualify for one of the SSA's eight life-changing events that might reduce your IRMAA. Additional information can be found on the SSA website at www.socialsecurity.gov/pubs/10536.html, by reviewing the SSA publication, "Medicare Premiums: Rules for Higher-Income Beneficiaries," at www.ssa.gov/pubs/EN-05-10536.pdf, or by contacting SSA at 800-772-1213.

■ **I just found out my enrollment in the Part D plan may be cancelled because my paperwork included my P.O. Box instead of a street address. What's going on?**

SSA and Medicare require that a physical (street) address be provided when initially enrolling in Medicare Part D. While you can maintain your P.O. Box for receiving mail, you must provide a physical address to enroll in Medicare Part D. If you provided a P.O. Box instead, SilverScript will send you a letter asking you for your physical address. If you do not respond to that letter as requested, your coverage will be cancelled. To have your coverage reinstated, you will need to contact SilverScript and provide them with your physical address.

Should you have further questions or concerns about your prescription plan, contact SilverScript at 866-270-3817 or visit www.mcps.SilverScript.com. ■

DID YOU KNOW? Submit Benefits Changes

Submit your benefits changes by the fifth of the month for the changes 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 healthcare 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/ ■

Disability, Medicare, and YOUR MCPS RETIREE BENEFITS

Do you or your spouse (or other covered dependent) receive disability benefits from the Social Security Administration?

If you or your dependent have 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, 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.**

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. Do not wait until your benefits are in danger! 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.

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 medical plan becomes your secondary medical coverage, thus reducing the amount you must pay for your MCPS plan.

If you or your dependents are Medicare-eligible, notify ERSC at ERSC@mcpsmd.org or 301-517-8100. ■

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Keep Your Personal Information **UP TO DATE**

Are you planning a move? Make sure to update your address with the Employee and Retiree Service Center (ERSC) by submitting MCPS Form 445-1: *Change in Personal Information*. This will ensure that you receive important retiree information, especially details regarding fall Open Enrollment.

You also will need to update your address with the Maryland State Retirement Agency. Visit the ERSC Retiree Forms web page, where you will find links to all the necessary forms listed under “Personal Information.” From the ERSC website, click on “Retirees.” Then click on “Forms.”

Finally, you also should update your address with Aetna, Inc. Aetna, Inc. requests that you send updated information in writing to:

**Aetna, Inc.,
Large Case Pension, RS2A
151 Farmington Ave.
Hartford, CT 06156**

Do you know fellow retirees who did not receive this issue? Encourage them to update their address and contact information too! By working together, we can make sure everyone receives important information, such as the Open Enrollment packet, which we will mail in the fall. ■



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