



Retiring Times



Volume 14
Number 1
SPRING

2017

Montgomery County Public Schools ■ Rockville, Maryland ■

WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs in 2018

Year 2 of the Wellness Initiatives program is under way. Are you a Montgomery County Public Schools (MCPS) retiree who is not yet eligible for Medicare and is covered by an MCPS-provided medical insurance plan through CareFirst, Cigna, or Kaiser? If so, keep reading to be sure you are familiar with the program and the steps to take to benefit from it.

As detailed in the spring 2016 issue of *Retiring Times*, Wellness Initiatives is designed to keep you informed about your health and help you reduce your share of health

insurance premiums. The primary components of the program are a **biometric health screening**, a **health risk assessment**, and a **smoker surcharge**.

By completing a biometric health screening and your medical insurance plan's online health risk assessment by October 6, 2017, you can save on your health insurance (medical, prescription, dental, and vision plans) costs in 2018. And, if you and/or your spouse* (if married) use tobacco products, you will save even more by quitting.

BIOMETRIC HEALTH SCREENING

MCPS will pay an additional 1 percent of the total cost of your health insurance in 2018—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, 2017. Your health screening may be completed by your primary care physician** or at one of your insurance plan's screenings held in MCPS Central Office locations throughout the year. These screenings are sponsored by Well Aware, the MCPS wellness program.

If you choose to attend a Well Aware health screening, be sure to sign up for one that is associated with your medical insurance plan

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(CareFirst, Cigna, or Kaiser Permanente). Dates, times, locations, and registration instructions for the Well Aware health screenings are available online at www.montgomeryschoolsmd.org/departments/ersc/biometric-health-screenings-schedule.aspx.

HEALTH RISK ASSESSMENT

In addition to the biometric health screening, each of the three medical insurance plans offers online health risk assessments, which ask you basic questions about your health. If you complete your medical plan's assessment by October 6, 2017, MCPS will pay an additional 1 percent of the total cost of your health insurance (reducing your contribution by another 1 percent) in 2018.

To complete your health risk assessment, visit your medical plan's web page (CareFirst, Cigna, or Kaiser Permanente) and log in to your password-protected account. (You may

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How can we HELP YOU?

The Employee and Retiree Service Center (ERSC) strives to help you stay informed about your benefits. Our retiree website was designed to make it easy for you to find everything you need. Visit our retiree website at www.montgomeryschoolsmd.org/departments/ersc/retirees.

STILL HAVE QUESTIONS? WE ARE HERE TO HELP!

Call ERSC at 301-517-8100, Monday–Friday, from 8:00 a.m.–4:15 p.m. Those who try to reach us mornings between 8:00–9:30 a.m. and afternoons between 3:30–4:15 p.m. will experience the shortest wait time. ■

WELLNESS INITIATIVES

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need to create an account first.) Then, follow the on-screen instructions. Access your plan's log-in web page at one of the following URLs:

- **CareFirst:** <https://member.carefirst.com/members/login/solo-individual.page?>
- **Cigna:** <https://my.cigna.com/web/public/guest>
- **Kaiser Permanente:** <https://healthy.kaiserpermanente.org/health/care/signon>

For additional details, see the Wellness Initiatives for Retirees web page at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx.

SMOKER (TOBACCO-USER) SURCHARGE

MCPS imposes a 3 percent surcharge to the total health insurance cost of non-Medicare-eligible retirees who are covered by an MCPS-provided medical plan if they or their covered spouses* (if married) smoke or use other forms of tobacco. To avoid this surcharge, effective each January 1, retirees and their spouses need to be tobacco free for 12 consecutive months prior to that effective date.

During Retiree Benefits Open Enrollment this fall, all non-Medicare-eligible retirees who will be covered by MCPS medical insurance on January 1, 2018, must attest online to whether or not they and their spouses will be tobacco free throughout 2017. If you do not attest or attest to you or your spouse NOT being tobacco free throughout 2017, your contribution to your health insurance (medical, prescription, dental, and vision plans) will include a 3 percent surcharge on the total cost of the health insurance. In addition, if you falsely attest to you or your spouse being tobacco free throughout that time period, you will be assessed a \$2,500 penalty.

SIX THINGS TO KNOW About Wellness Initiatives

1. The Wellness Initiatives program is available only to MCPS retirees who are not yet eligible for Medicare and are covered by an MCPS-provided medical insurance plan.
2. The tobacco-user surcharge applies to non-Medicare-eligible retirees who are covered by an MCPS-provided medical plan and, if married, their covered spouses. The surcharge will not exceed 3 percent of the total cost of a retiree's health insurance, even if both the retiree and spouse use tobacco.
3. **If you retired after completing your screening and assessment for 2018 while still an employee, you will need to complete them again as a retiree by October 6, 2017, to receive the rate reductions in 2018.**
4. 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.
5. 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 www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx.
6. 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. ■

If you and/or your spouse use tobacco, consider quitting so you can stop paying the 3 percent surcharge. Once you and your spouse have been tobacco free for any 12 consecutive months, you may re-attest online to have the surcharge removed within two months. To help you quit, attend a smoking-cessation class such as Quit for Good. Visit www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/ for details.

For more information about the Wellness Initiatives program, visit the Wellness Initiatives for Retirees web page at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/wellness-initiatives.aspx. There

you will find helpful links to the spring 2016 issue of *Retiring Times*, which introduced the Wellness Initiatives program in detail; frequently asked questions; and dates, times, and locations of Well Aware's biometric health screenings.

* Last year, the initial year of Wellness Initiatives, the tobacco-user surcharge applied only to MCPS medical insurance subscribers (you, the retiree). Beginning this year, the smoker surcharge also applies to spouses.

** If you are a CareFirst BlueChoice plan member and choose to have your primary care physician conduct your health screening, you must ask your physician to complete and sign a CareFirst physician form. You will find the form online at <http://bit.ly/2kB1Gyz>. Instructions for submitting the form can be found at www.montgomeryschoolsmd.org/departments/ersc/employees/benefits/wellness-initiatives.aspx. ■

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, or have certain medical conditions that qualify you for Medicare. 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 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.

Once Medicare becomes your primary medical coverage, your MCPS-sponsored medical plan monthly premium will be reduced to reflect its status as secondary coverage. Please refer to the Retiree Monthly Rate Chart in the *Retiree Benefit Summary* for the monthly costs of the different plans.

Should you and/or your covered dependent(s) become eligible for

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 certain medical conditions that qualify you for Medicare. ■

Medicare through social security disability benefits or a qualifying medical condition, you must contact the ERSC Medicare specialist at 301-517-8100.

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*. ■

Disability, Medicare, and YOUR MCPS RETIREE BENEFITS

If you, your spouse, or other covered dependent has 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, 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. 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.**

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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. ■

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Permit No. 201

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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 plan becomes your secondary medical coverage, thus reducing the amount you must pay for your MCPS medical plan. When you become Medicare-eligible, you must notify ERSC to reduce your medical premiums.

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

Experience a Qualifying Life Event?

Submit Benefit Changes by the Fifth of the 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/. ■



is published twice a year by
Montgomery County Public Schools
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12,500 • 3/17 