



Employee  
& Retiree  
Service Center

# Retiring Times

## New Directions for MCPS Retirees

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### IN THIS ISSUE:

- How Does Medicare Work?
- What's MCPSRA?
- Preventing Drug Interactions
- Simple Changes for Cholesterol Management
- Formulary Drug Usage
- An Important Prescription Drug Benefit Message
- Caremark News

### How does Medicare Work?

**When you were an employee of MCPS, you participated in the MCPS-sponsored health plan. What happens once you retire?**

Part of the answer is Medicare\*—a federally sponsored health insurance program for people 65 years of age and older (and for some disabled individuals). You must apply for Medicare during the three-month period before you turn 65. The three-month period prior to age 65 is called the Initial Enrollment Period.

Once you qualify for Social Security benefits, or reach age 65, you will automatically receive a Medicare enrollment package and card. If you delay in signing up for Medicare, you will be charged a 10 percent surcharge per year for late enrollment.

MCPS requires individuals to enroll in Medicare once you or your spouse turn 65. MCPS will send you a letter requesting a copy of your Medicare card a month before your 65th birthday. Medicare is your primary insurance and MCPS is your secondary insurance once retirees reach the age of 65.

Please note: You will be eligible for Medicare when you turn 65, even if you are not eligible for social security retirement benefits.

#### **Medicare coverage is divided into two parts:**

**Medicare Part A** is hospital insurance that helps pay for inpatient hospital care, such as a semiprivate room, general nursing, and miscellaneous services and supplies. Nursing home care and skilled home care are available, however, only under limited circumstances. Hospice care is covered for the terminally ill.

You do not have to pay a premium for Medicare Part A if you have worked for at least 10 years in Medicare-covered employment. If you do not qualify for social security, you are able to participate in Medicare Part A by paying a monthly premium. Premiums for 2004 will be \$343 per month.

**Medicare Part B** is medical insurance that pays for physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, and medical equipment.

Medicare Part B helps cover your doctors' services, outpatient hospital care, and other medical services that Medicare Part A does not cover, such as some of the services of physical and occupational therapists and some home health care. Medicare Part B helps pay for these covered services and supplies when they are medically necessary.

Part B is optional coverage—but required for MCPS retirees. Medicare Part B requires a monthly payment for all participants. If you apply for Medicare in the month you turn age 65 or later, your Medicare Part B start date will be delayed and your coverage will start one to three months after you enroll.

For 2004, the monthly premium for Medicare Part B increased to \$66.60. For every 12 months you were eligible but chose not to enroll, your monthly premium will increase 10 percent.

#### **Medicare coverage is effective the first month following your or your spouse's 65th birthday.**

If you miss your Initial Enrollment Period, the General Enrollment Period (open enrollment) is from January 1 through March 31 of each year. If you enroll in Part A or Part B during the General Enrollment Period, your coverage will begin on July 1.

The Special Enrollment Period is for individuals who did not take premium Part A during their Initial Enrollment Period because you or your spouse were currently working and still have group health plan coverage through your employer.

If you receive social security, the monthly premium for Medicare Part B will be deducted from your social security check. However, if you do not receive social security payments, Medicare will send you a bill for your Part B (or Part A and B if applicable) premium every three months

### What's MCPSRA?

The Montgomery County Public Schools Retirees Association (MCPSRA) is the newly named Montgomery County Public Schools (MCPS) retiree association.

MCPSRA was created to encourage members to continue their interest in educational programs and in legislative and economic developments affecting public education and to improve the well-being of retired educational employees and other persons directly concerned with the educational programs of MCPS.

The Montgomery County Teachers Association, now MCEA, was organized in 1881—when active teachers and retired employees formed organizations to stay connected with colleagues and to advocate for improved benefits.

In the mid-1940s, Dr. Ethel Percy Andrus formed one of the first associations of retired teachers, the National

*continued on page 3*

or you can use Medicare Easy Pay as an electronic payment option.

**Medicare Easy Pay** payment option allows individuals with Medicare to have their Medicare premiums automatically deducted from either their savings or checking account free of charge.

For additional information about Medicare coverage or for instructions on how to sign up for the Medicare Easy Pay option, please consult Medicare's Web site at [www.medicare.gov](http://www.medicare.gov).

\*In November 2003, Congress passed the Medicare Reform Bill. Starting in 2004, taxpayers who are not entitled to Medicare benefits can create health care savings accounts to save and spend pre-tax dollars for health care expenses. Beginning in 2006, the new prescription drug coverage will begin. Additional information about the landmark Medicare Reform Bill and how the changes will affect MCPS coverage will be addressed in future issues of *Retiring Times*. ■

Source: Medicare—official government Web site.

On the cover: *Lack of planning makes much of suburbia a conglomeration of wires, poles, and concrete. Do you remember when Wheaton/Silver Spring looked like this?*

continued from page 2

Retired Teachers Association (NRTA). Ultimately, the organization became the AARP (American Association of Retired Persons), but NRTA still exists as AARP's Educator Community.

The Maryland Retired Teachers Association (MRTA) was founded when 23 retired teachers met in Baltimore in May 1945. MRTA now has 25 units (in all 23 counties, Baltimore City and Towson University) and a membership of approximately 15,000.

MCPSRA grew out of the Montgomery County Retired Teachers Association (MCRTA) that was formed in June 1961. The organization's first president was Lucy Barnsley, a long-time MCPS teacher and one of the first women to have a county school named for her. By 1975, MCRTA had 400 members; today's membership is approaching 2,800.

Over time, associations of retired teachers have reached out to include all retired school personnel, as MCPSRA did last year.

Today, retiree associations are still lobbying—currently at the federal level for prescription coverage as part of Medicare and at the state and county levels to improve teacher pensions and retiree health benefits. MCPSRA initiated discussions that led to the recent revisions in the MCPS Retiree Health Benefits program.

Those discussions also resulted in this newsletter, *Retiring Times*. Retirees wanted to become more informed and properly educated about health care and other retiree benefits.

In addition to advocacy, retiree associations also provide opportunities and benefits for members. Both state and local associations have travel programs that are well subscribed. MCPSRA publishes a quarterly newsletter and a bi-annual directory of members. A complimentary copy of the newsletter is sent to all retirees in their first year of retirement, acquainting them with association activities.

MCPSRA and the state association award annual scholarships to teachers and teachers-in-training for professional

development. A one-time president of the local association, Louise Walker, bequeathed \$50,000 to the association. This kind donation generates income to provide scholarship grants.

Other MCPSRA activities include four luncheons to conduct association business and renew old acquaintances, a political action committee that interviews and endorses political candidates in local elections, and an annual golf outing.

MCPS retirees may choose to belong only to the county retirees association (annual dues \$10) or to both the local and

state associations (state dues \$25; total \$35). A membership application form is included below for your convenience.

Membership applications also are available from the Employee and Retiree Service Center (ERSC) Web site at [http://www.mcps.k12.md.us/departments/ersc/benefits\\_retiree.shtm](http://www.mcps.k12.md.us/departments/ersc/benefits_retiree.shtm) or from MCPSRA membership chair Frances M. Burke at **301-384-6103**. For more information about MCPSRA or MRTA, please contact MCPSRA president Ken Muir at **301-460-9583** or via e-mail at [kkmuir@aol.com](mailto:kkmuir@aol.com). ■

## Application for Membership Maryland Retired Teachers Association

### Montgomery County Public Schools Retirees Association Unit #16

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_

ZIP CODE (9 DIGITS PLEASE) \_\_\_\_\_

SOCIAL SECURITY NO. \_\_\_\_\_

TELEPHONE \_\_\_\_\_

Please sign Authorization for Dues Deduction only if you are a member of the State Retirement & Pension System of Maryland.

Please make checks payable to MCPSRA and include your check with this application.

State dues: \$25.00

Local dues: \$10.00

**Total dues: \$35.00**

#### Mail check and application to:

Frances M. Burke  
14517 Perrywood Drive  
Burtonsville, MD 20866

I hereby authorize the Teachers Retirement System of the State of Maryland to deduct annual membership dues\* for the State and Local Retired Teachers Association from one of my retirement checks yearly.

This authorization will remain in effect until revoked in writing.

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

\* Dues will be deducted annually.

Application forms received in the Maryland Retired Teachers Association (MRTA) office by June 15th will be deducted in your July pension check. Applications received by September 15th will be deducted in your October pension check. Applications received by December 15th will be deducted in your January pension check.

## Retirees!

### When is the last time you updated your life insurance beneficiary/beneficiaries?

Please fill out the following form and return to: **Employee and Retiree Service Center**  
**7361 Calhoun Place, Suite 190**  
**Rockville, MD 20855**

#### Retiree Designation of Life Insurance Beneficiary/Beneficiaries • Montgomery County Public Schools

Is this a request to change beneficiary/beneficiaries?  Yes  No

NAME (FIRST, LAST, MI)

SOCIAL SECURITY NO.

DATE OF BIRTH

ADDRESS (STREET, CITY, STATE, ZIP)

Subject to the terms of the Group Life Insurance Contract, I request that any sum becoming payable by reason of my death be payable to the following beneficiary/beneficiaries.

Please enter in the space provided below the beneficiary/beneficiaries name(s), address, and relationship(s) to you.

#### Primary Beneficiary/Beneficiaries

NAME

ADDRESS

RELATIONSHIP

#### Contingent Beneficiary/Beneficiaries (if none of the above-named Primary Beneficiary/Beneficiaries survive me)

NAME

ADDRESS

RELATIONSHIP

I hereby authorize the Prudential Life Insurance Company to make payment to the beneficiary or beneficiaries whom I have above nominated and agree on behalf of myself and my heirs and assigns, that payment so made shall be a complete discharge of the claim and shall constitute a release of the Prudential Life Insurance Company and the Montgomery County Public Schools (MCPS) from any further obligation on account of the benefit. If more than one person is named beneficiary, any benefit payments that they may become entitled to receive from MCPS will, unless provided herein, be paid in equal shares to such of the designated persons, survivor or survivors, as shall be living at the time of my death.

SIGNATURE

DATE

## Preventing Drug Interactions

Sometimes taking more than one drug is necessary for your health. Here are some tips for keeping safe. If you have any concerns or questions, you should always consult your physician.

- Always take the exact dose at the correct time.
- Keep a list of the drugs you take with you at all times. Include doses, what the drugs are for, and who prescribed them. Include any over-the-counter (OTC) drugs you use often.
- Learn both the generic and the brand names of your drugs.
- Make sure all doctors (including specialists) are advised about all the drugs you take.
- Purchase all of your prescription drugs at the same pharmacy. Ask the pharmacy about interactions when you fill a new prescription.
- Check your bottle label(s) before you leave the pharmacy. If you can't read the label(s), ask for larger type.
- Read the fact sheets for all your prescription drugs. There may be instructions that your doctor did not mention.
- Read the warning labels on all OTC medications. Avoid OTC medications that combine drugs, such as multisymptom cold formulas.
- Take OTC medicines with as much caution as prescription drugs. Do not exceed the standard doses. Some OTC drugs—such as antihistamines and asthma inhalers—can cause additional side effects than prescription medicines for the same problems.
- Take short-term drugs, such as antibiotics, for the full length of time prescribed. Take long-term drugs until your doctor advises you otherwise.
- Take the first dose of a new drug at home—and stay at home for a few hours. Call your doctor immediately if you have any negative reactions.
- Never take anyone else's medications, even if you have run out of your own.
- Do not experiment to see if someone else's medications work better than yours.
- Watch for signs of drug interactions or side effects. Side effects could include tiredness, loss of appetite, confusion, falls, weakness, anxiety, dizziness, skin rashes, depression, shaking, diarrhea, and/or constipation.
- Please look carefully at the label before you take any medication. Color-code your medicine bottles to make them easier to distinguish.
- Do not store other types of drugs in old pill bottles. ■

## Simple Changes for Cholesterol Management

As many Americans are aware, high cholesterol levels are a significant risk factor for coronary heart disease and can lead to heart problems.

Knowing about cholesterol and how it can be managed is a key to leading a heart-healthy life. Cholesterol comes from two sources—the body and the foods you eat. Cholesterol is made mostly by the liver and is used to manufacture cell membranes, vitamin D, and some hormones. The body needs cholesterol to function properly, but generally does not need any more than the amount the liver produces. Diet and lifestyle can cause cholesterol to rise. Cholesterol levels can be

managed by making simple changes.

Reducing your intake of saturated fat is one of the most important keys to managing your cholesterol. The American Heart Association's (AHA) Step 1 Diet is designed for the treatment of high blood cholesterol. The AHA recommends limiting your intake of saturated fat to 8–10 percent of your total daily calories. This can be accomplished by cutting back on such foods as red meat, whole milk products, and butter.

The AHA recommends the following lifestyle changes:

1. Maintain a healthy weight. Excess body fat can raise LDL (“bad” cholesterol)

2. Get physical! Regular physical activity can help raise HDL (“good” cholesterol) levels.

3. Quit smoking. Smoking increases LDL cholesterol levels and reduces HDL levels.

4. Reduce stress. Learn to take time to relax and control your stress.

For additional information, talk to your physician on how to maintain healthy cholesterol levels or visit the AHA Web site at [www.americanheart.org](http://www.americanheart.org). ■

*Source: American Heart Association*

### Formulary Drug Usage

Caremark's Web site, [www.caremark.com](http://www.caremark.com), provides a detailed formulary/drug list. Log on to their Web site using your participant number (social security number) and password. If you are a new visitor to Caremark's Web site, you would click on *Not registered yet?* and fill in the information on the corresponding Web page at <https://www.rxrequest.com/mbr/RxR/RxR?Registration=0>

If you have misplaced your password, click on *Forgot your password?* and follow the four easy steps to change your password on the following page <https://www.rxrequest.com/mbr/RxR/Login?ForgotPassword>

*Please note:* You will not be able to view any of the following Caremark Web site pages unless you are logged on.

Once you have logged on, click on *Drug Information Search* under *RxRequest* highlights. On the next screen, enter the

name or partial name of the brand or generic drug you want to find. Enter just one or two characters for a list of drugs beginning with those letters.

To view the entire formulary/drug list, please visit the site map button on the home page located in the *Benefits* column [https://www.rxrequest.com/rxr/html/formularycaremark\\_primary\\_drug\\_list.pdf](https://www.rxrequest.com/rxr/html/formularycaremark_primary_drug_list.pdf)

#### What is a Formulary or Drug List?

A preferred list of drugs that are selected based on their ability to cost-effectively meet individuals' needs.

#### How to Use a Formulary Drug

- Generic drugs should always be your first choice [to keep your costs low] when medically appropriate.
- Ask your physician to consider prescribing a brand name product on the formu-

lary/drug list if a generic drug is not available.

#### Formulary Drug Program Features

- Brand name drugs appear in the formulary/drug list. Generic drugs may or may not appear.
- Products are chosen for the formulary list and reviewed by a panel of physicians and pharmacists.
- Your benefit plan may not cover all drugs listed. Click on *Drug Payment and Coverage* to check if your prescription is covered.

Please keep in mind that this is only a way to check coverage and cost of a specific medication. To order a medication, submit an original prescription to Caremark's mail service pharmacy or to a retail pharmacy in Caremark's network. ■

## An Important Prescription Drug Benefit Message

When MCPS and the Montgomery County Public Schools Retirees Association (MCPSRA) worked to craft changes to the prescription drug benefit offered to MCPS retirees, the primary objective was to establish a prescription drug plan that was competitive, yet affordable to retirees and to MCPS.

The MCPSRA communicated their concern to MCPS that the premiums retirees paid were too high. As a result, MCPS and the association worked together to design prescription plan options that provide competitive benefits, with lower monthly premiums.

In exchange for lower monthly premiums, MCPS and MCPSRA agreed that the new prescription drug plans would require use of generic drugs and mail order, and that the co-pay would be dependent on purchasing decisions made by retirees.

The co-pay is lower when a retiree purchases generic drugs or uses the mail order pharmacy. The co-pay is higher when retirees purchase a brand name drug that has a generic equivalent. In that instance, retirees pay the generic co-pay PLUS the difference in the cost between the brand name drug and the generic equivalent.

In situations where retirees knew of the plan design feature, but still purchased the brand name, retirees assumed the additional cost. Unfortunately, retirees were not aware of the actual prescription cost.

Caremark fills prescriptions as directed and then charges the retiree's credit card. In one case, the cost was more than \$500 for a 90-day supply of medication. The generic equivalent was only \$50.

To avoid this situation happening to you, there are two ways you can determine

the brand-name cost of a mail-order drug prior to sending a prescription to Caremark.

- Call Caremark's customer service line at **1-800-421-5501**, and Caremark will assist you in calculating the co-pay.

- If you have access to the Internet, log on to Caremark's RxRequest Web site at [www.rxrequest.com](http://www.rxrequest.com). If you are a first-time user to Caremark's Web site, you will have to register. (Please follow instructions in the article titled *Formulary Drug Usage*).

In response to the circumstances noted in this article, MCPS has instructed Caremark to place an edit in their mail-order pharmacy system, ensuring Caremark will contact the plan participant whenever a co-pay is \$200 or greater. This will ensure that retirees understand and approve the additional cost before the prescription is mailed. ■

## Caremark Moves Mail-Order Pharmacy

On December 15, 2003, Caremark relocated their mail-order pharmacy service from Ft. Lauderdale, Florida, to San Antonio, Texas. This seamless transition will not affect any prescriptions MCPS plan participants have submitted prior to this date.

Any refill order or new order submitted (even if the order is submitted to Ft. Lauderdale) will be dispensed out of the San Antonio location and will include a San Antonio mail order form.

The benefits of the transition include the following:

- Increased capacity, allowing for more flexibility in handling high Rx volume.
- The new AutoFill distribution line (increases the efficiency of processing refill prescriptions).
- The pharmacy is centrally located with Customer Service, Clinical Counseling, and the CarePatterns Call Center, increasing coordination to improve your service.

Please visit Caremark's RxRequest Web site at [www.rxrequest.com](http://www.rxrequest.com) or for additional information contact Caremark's **customer service representatives at 1-800-378-7558**. Caremark's hours of operation are Monday through Friday from 7:00 a.m. to 9:00 p.m. CST and 8:00 a.m. to 12:00 p.m. on Saturday. ■

### Did you know?

**MCPS employees who retired on or before December 1, 2003, received a 2.3 percent cost of living adjustment in their MCPS Retirement Benefit, effective January 1, 2004. ■**

## Caremark Web Site Tip

Caremark's new drug interaction tool identifies potentially harmful interactions for prescriptions you may be taking. Log on to Caremark's Web site at [www.caremark.com](http://www.caremark.com) and click on *Prescriptions and Benefits*. Log on to the *Online Pharmacy* page using your participant ID and password. Under *RxRequest* highlights, please click on *Drug Information Search*. You will have two options. You may search by drug name or by potential drug interactions.

To search by drug name, use the top section of the page and enter the name or partial name (one or two characters) of the brand or generic drug you would like to locate. Click on

#### Find

On the next screen is a list of the drugs that match your entry. You will have the option to print or view the drug information by clicking on the highlighted link.

To locate potential drug interactions between various medications, click on

#### Search

Drug interactions can result in unwanted side effects, reduce the effectiveness of your medicine, or possibly increase the action of a particular medicine. Our *Drug Interactions Report* can help you determine if the drugs you are taking have any adverse interactions with each other, with over-the-counter drugs, or with your favorite herbals and vitamins. If you identify any drug interactions, be sure to contact your physician immediately.

Search for medications to check for potential drug interactions:

- Enter one product name (complete or partial, including prescriptions, over-the-counter drugs, herbals, and vitamins) and click on

#### Search

*Please note:* This information is not intended to cover all possible uses, precautions, interactions, or adverse effects for this drug. If you have questions about the drug(s) you are taking, please check with your health care professional. ■

## Caremark Introduces Future Fill™

Caremark Mail Service Program introduces a new benefit to provide you with a convenient, cost-effective way to order long-term/maintenance medicines for direct delivery to your home.

*Future Fill™* is a new function of Caremark's mail service pharmacies. Caremark Customer Care will now contact you by telephone when they receive your prescriptions too early\*, a prescription cannot be refilled, and Caremark is unable to fill the prescription.

\**too early* is any date before the date of available refill on your prescription container

### You will no longer have to resend your prescriptions.

When Caremark contacts you, they will provide the exact date that your prescription will be released for processing. For your convenience, Caremark will hold your prescriptions to fill at a later date, instead of returning the prescriptions to you. You can expect to receive your medicine within two weeks after the date your prescription is released for processing.

This new benefit will have only limited value for schedule II (narcotic) prescriptions due to the very strict filling requirements concerning these medicines.

You may check the status of your order by accessing your account on the Caremark Web site at [www.caremark.com](http://www.caremark.com) and clicking on the *Your orders* tab and then click on *Order status* in the left hand column of the screen. Please contact Caremark using their toll-free customer service number at **1-800-421-5501** for more information. ■

*Retiring Times was designed for you, the retiree, and is a quarterly publication. If there are topics or areas of interest that you would like to see in future editions, or ways you think we can improve communications to retirees, please let us know. Comments can be sent to Elaine Freedman, Editor, using one of the following:*

Through U.S. mail:

**The Employee and Retiree Service Center (ERSC)**  
**7361 Calhoun Place, Suite 190**  
**Rockville, Maryland 20855**

or via e-mail:

**[ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org)**

## Retiring Times

### News from the Employee and Retiree Service Center

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