

Health Care in Retirement

A great benefit of retiring from Montgomery County Public Schools (MCPS) is the security of knowing you can continue your MCPS health-care coverage into retirement (if you are benefits-eligible when you retire). If you are planning to retire in the near future, it is important to begin researching retiree health benefit options to determine which plan best meets your needs. As you explore your options, consider the following questions:

- What retiree health benefit options are available to me?
- What will my retiree health plan cost?
- Will I continue to cover my current dependents?
- Does my chosen retiree health plan offer coverage in the area where I will live after retirement?

You can learn more about your MCPS retiree health benefits by reviewing the [Retiree Benefit Summary](#) and visiting the [Retiree Benefits web page](#).

Medicare and Retiree Health Care Benefits

As a current MCPS employee, you and/or your covered dependent may already be eligible for Medicare. (See “Who Is Eligible for Medicare” below.)

Some employees and dependents enroll in Medicare Part A but defer enrollment in Part B while covered under an active MCPS employee medical plan. However, upon retirement, you and/or your covered dependent must enroll in Medicare Parts A and B in order to participate in MCPS retiree medical and prescription benefits. After retirement—

- Medicare becomes your primary medical coverage, and
- your MCPS retiree medical plan becomes your secondary coverage.

The Employee and Retiree Service Center (ERSC) must receive a copy of your Medicare card showing Parts A and B 60 days before—

- your retirement date, if you and/or your covered dependent are Medicare-eligible at the time of retirement, or
- your Medicare effective date, if you and/or your covered dependent become eligible after you retire.

Medicare and MCPS Supplemental Medical Plans

When an MCPS retiree or their dependent becomes Medicare-eligible, their MCPS-provided health plan may be affected. Under Medicare—

- Retirees are no longer eligible to remain in the Cigna Open Access Plus (OAP) plan, as it is not compatible with Medicare.
- If no elections are made by the Medicare effective date, retirees will be placed in the default Indemnity Medicare Supplemental plan.
- Retirees and their dependents must be enrolled in the same medical policy once Medicare-eligible.

Before you retire, make sure you understand how Medicare will affect your future health coverage. Be sure to review the [Retiree Benefit Summary](#) and visit the official [Medicare website](#).

Who Is Eligible for Medicare?

You are eligible for Medicare if you—

- are age 65 (or older, if you have continued to work and remain covered by an active group health plan),
- receive disability benefits from the Social Security Administration and are entering your 25th month of entitlement, or
- have certain qualifying medical conditions.