

Health Care in Retirement

A great benefit of retiring from Montgomery County Public Schools (MCPS) is the security that comes with knowing that you can continue your MCPS health-care benefits into retirement (if you are benefits-eligible when you retire). If you are planning to retire in the near future, you should begin researching retiree health benefit options to see which one is right for you. Consider these questions:

- What are my retiree health benefit options?
- 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 my new home is located?

You can learn more about your MCPS retiree health benefits by reviewing the [Retiree Benefit Summary](#) and by 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. Perhaps you and/or your covered dependents have enrolled in Medicare Part A and deferred enrollment in Medicare Part B because you still are covered by an MCPS-provided active employee medical plan.

When you retire, however, you and/or your covered dependent will be required to enroll in Medicare Parts A *and* B in order to participate in MCPS's retiree medical and prescription benefits. After retirement, Medicare will be your primary medical coverage and your MCPS retiree medical plan will be your secondary medical coverage.

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

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

Medicare and MCPS Supplemental Medical Plans

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

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

Prior to your retirement, make sure you know how Medicare will impact your future health coverage and be sure to research the Medicare program. You can begin by reviewing the [Retiree Benefit Summary](#) and the [Medicare website](#).

Who is 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),
- 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.