

Employee and Retiree Service Center
MONTGOMERY COUNTY PUBLIC SCHOOLS
Rockville, Maryland

October 5, 2021

MEMORANDUM

To: Montgomery County Public Schools Retirees

Through: Mr. Krishna A. Tallur, Director ^{KT}
Employee and Retiree Service Center

From: Richard C. Johnstone, Director ^{RJ}
Benefits Strategy and Vendor Relations

Subject: Retiree Benefits Open Enrollment

Montgomery County Public Schools (MCPS) will conduct the annual Retiree Benefits Open Enrollment Monday, October 11, 2021, through Friday, November 5, 2021. During Open Enrollment, MCPS retirees will have an opportunity to make changes to their medical, dental, vision, and prescription plans; drop coverage; or, under certain circumstances, add coverage that was previously dropped. Changes made during Open Enrollment will be effective January 1, 2022, which begins the new plan year.

It is important to understand your benefit choices and make sure you take any necessary action to take advantage of the options available to you. Please read this memorandum carefully. You should also acquaint yourself with the benefit offerings and premium costs by reviewing the attached *2022 Retiree Benefit Summary* and the *2022 Retiree Benefit Rate Schedules*.

Benefits Plan Highlights

There are no changes to insurance vendors or plans for 2022.

Retiree Benefit Plan Open Enrollment

If you wish to make changes to any component of your benefit plan(s) during the annual retiree Open Enrollment (October 11 - November 5, 2021), the Employee and Retiree Service Center (ERSC) must receive your changes by the close of business on Friday, November 5, 2021.

If you make a change, you will receive a written confirmation of the change. Please review the confirmation upon receipt so any errors may be corrected promptly. Confirmations will be mailed twice weekly.

Unbundling Your Benefit Plan

You are given the option to enroll in the full benefit package that includes medical, dental, vision, and prescription drug coverage or choose only those specific components that meet your individual needs. For example, if you have medical insurance through another source and only require prescription coverage, you may choose prescription coverage only. You and your eligible dependents must be enrolled in the same benefit plan components.

If you enroll in the Kaiser Permanente HMO, you also must select Kaiser's prescription coverage. Kaiser does not permit enrollment in its prescription coverage unless you also carry medical coverage with Kaiser. Moreover, the CVS/Caremark prescription plan is not available to Kaiser members.

If you cancel any component of coverage, you may reenroll during a future retiree Open Enrollment if that coverage was cancelled on or after July 1, 1998. Also, you will need documented proof that you have had other coverage for the 12 months immediately preceding reenrollment in the MCPS benefit plan.

Open Enrollment Benefit Webinars

ERSC will hold online Open Enrollment Benefit Webinars again this year. ERSC staff and representatives from the health plans will be available virtually to answer your benefit questions. Dates, times, and plan/vendor options are as follows:

BENEFIT WEBINAR DATES/TIMES	BENEFIT OPTIONS/VENDORS
Monday, October 11, 2021 4:00–6:00 p.m.	CareFirst Indemnity/Medicare Supplement, POS, and HMO medical plans
Tuesday, October 12, 2021 4:00–6:00 p.m.	Kaiser Permanente HMO medical and prescription plans for Medicare Advantage and non-Medicare-eligible retirees
Wednesday, October 13, 2021 4:00–6:00 p.m.	CareFirst Dental PPO & Aetna DMO
Thursday, October 14, 2021 4:00–6:00 p.m.	CVS/Caremark and SilverScript prescription drug plans

New This Year: Open Enrollment Virtual Assistance

In addition to the Open Enrollment Benefit Webinars, ERSC will offer individual assistance virtually from October 18–29, 2021. Retirees will be able to register for a 20-minute Zoom session with an ERSC representative. Please visit the Retiree Open Enrollment web page during Open Enrollment for more information and to sign up.

Retirees may make benefit plan changes between Monday, October 11, 2021, and Friday, November 5, 2021. To make and submit your benefits decisions, refer to this


booklet, the *2022 Retiree Benefit Summary*, which includes health plan comparison charts and MCPS Form 455-22, *Retiree Benefit Plan Enrollment*. Also, review the *2022 Retiree Benefit Rate Schedules*, which details the monthly cost of benefits at each cost sharing arrangement while factoring in Wellness Initiatives credits. Both of these booklets were mailed to you. They also will be made available online at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/ the week before Open Enrollment begins.

During Open Enrollment, ERSC staff members will be available to assist you Monday–Friday from 8:00 a.m. to 4:30 p.m. via email at ERSC@mcpsmd.org or from 8:00 a.m. to 4:15 p.m. by telephone at 301-517-8100.

KAT:RCJ:mjw

Attachment

Approved: _____


Robert Reilly, Associate Superintendent of Finance