



Retiring Times



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Montgomery County Public Schools ■ Rockville, Maryland ■

HAVE YOU TAKEN THE NECESSARY STEPS to Save Money on Your Health Insurance Premiums in 2017?

Are you a Montgomery County Public Schools (MCPS) retiree who is not yet eligible for Medicare? Are you also covered by an MCPS-provided medical plan through CareFirst, Cigna, or Kaiser Permanente?

If so, you will want to give your full attention to this issue of Retiring Times. It includes a number of articles about the new Wellness Initiatives program that can help you save money on your health insurance

premiums, beginning in 2017. You will learn the steps you will need to take to receive the rate reductions and avoid a surcharge.

All retirees will benefit from reading this issue. Also included are articles about Medicare eligibility, a new tax form some of you will receive this year, and how to update your beneficiaries and keep your personal information up to date. Keep reading and stay informed! ■

WELLNESS INITIATIVES: Reduce Your Share of Health Insurance Costs

Have you completed your biometric health screening and/or your medical insurance plan's online health risk assessment? If you use tobacco products, have you considered quitting?

If you are a non-Medicare-eligible retiree covered by a Montgomery County Public Schools (MCPS) medical insurance plan through CareFirst, Cigna, or Kaiser and answered, "No," to either of the above questions, then read on to find out how you can save money on your health insurance (medical, prescription, dental, and vision plans) beginning January 1, 2017.

As explained in the fall 2015 issue of Retiring Times, the program is designed to inform you about your health and help you reduce your share of health insurance premiums. There are three components

IN THIS ISSUE

- 1 Save Money on Your Health Insurance Premiums in 2017
- 1 Reduce Your Share of Health Insurance Costs
- 3 Submit Benefits Changes
- 4 Take the [Wellness] Initiative
- 5 What Percentage Will You Pay?
- 5 Some Retirees to Receive a New Tax Form for the 2015 Tax Year
- 6 Eligible for Medicare?
- 6 Keep Your Personal Information Up to Date
- 7 Tobacco Free for 12 Months or More?
- 7 Disability, Medicare, and Your MCPS Retiree Benefits
- 8 How can we help you?

to the Wellness Initiatives program: a **biometric health screening**, a **health risk assessment**, and a **smoker surcharge**.*

BIOMETRIC HEALTH SCREENING

Effective January 1, 2017, MCPS will pay an additional 1 percent of the total cost of your health insurance—reducing your contribution by 1 percent—if you complete a biometric health screening of your blood pressure, blood sugar, body mass index (BMI), and cholesterol by October 7, 2016—and yearly thereafter.**Your health screening may

continued on page 2



WELLNESS INITIATIVES

continued from page 1

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 (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.

Retirees who are covered by a prescription, dental, and/or vision plan, but do not carry medical insurance through MCPS may complete a biometric health screening, but these individuals will **NOT** be eligible for the 1 percent reduction.

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 insurance plan's assessment by October 7, 2016—and yearly thereafter, MCPS will pay an additional 1 percent of the total cost of your health insurance (reducing your contribution by another 1 percent), effective January 1, 2017.**

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

The Fine—but Important—Print

- To maintain the 1 or 2 percent reduction(s) in your share of health insurance costs, you, as the MCPS retiree and medical insurance subscriber, will need to complete a biometric health screening and/or a health risk assessment **once each year**. While your spouse and other dependents are not required to participate in the Wellness Initiatives program, and you will not receive additional rate reductions if they do, having your spouse complete a health risk assessment can help him or her identify potential health issues.
- MCPS will **NOT** receive the results of your biometric health screening or health risk assessment. Likewise, your physician or insurance company will **NOT** inform MCPS as to whether or not you use tobacco. **Your insurance company will inform MCPS only as to whether you completed your screening or assessment by the deadline.** Your personal information provided through the biometric health screening and/or the health risk assessment is protected by the federal Health Information Portability and Accountability Act.
- MCPS non-Medicare-eligible retirees who first enroll in a medical insurance plan after the deadline to complete a biometric health screening and/or health risk assessment will pay a percentage of the total premium defined by the base cost-sharing formula. This formula is spelled out in “What Percentage Will You Pay?” in this issue of *Retiring Times*. These retirees will have the opportunity to reduce their share of health insurance premiums for 2018 by completing their screening and/or assessment during the second year of the Wellness Initiatives program.
- **Non-tobacco-users who do not attest during Open Enrollment can attest after January 1 of the following year to have the 3 percent surcharge removed. It could take up to two months for the surcharge to be removed, so it is in your best interest to make your attestation during Open Enrollment each year. Refunds will NOT be issued to non-tobacco-users who did not attest during Open Enrollment.**
- Once a retiree has been tobacco free for 12 months, he/she will be able to re-attest online any time after January 1 to his/her nonsmoker status. It could take up to two months for the surcharge to be removed. ■

■ **CareFirst:** <https://member.carefirst.com/individuals/home.page>

■ **Cigna:** <https://my.cigna.com/web/public/guest>

■ **Kaiser Permanente:** <https://healthy.kaiserpermanente.org/health/care/consumer/my-health-manager>

Retirees who are covered by a prescription, dental, and/or vision plan, but do not carry medical insurance through MCPS, will not be able to complete a health risk assessment, since it is offered only through the medical plans. These individuals will

continued

NOT be eligible for the 1 percent reduction.

You might find it easier to complete your biometric health screening before completing the assessment. That way, you will know your most recent numbers (blood pressure, BMI, etc.) when completing the assessment. Also, be sure to complete the health risk assessment in its entirety. If you do not, you will not be eligible for the 1 percent reduction.

SMOKER (TOBACCO-USER) SURCHARGE

Effective January 1, 2017, MCPS will impose a 3 percent surcharge to the total health insurance cost of non-Medicare-eligible retirees who are covered by an MCPS-provided medical plan and smoke or use other forms of tobacco.** To avoid this surcharge, these retirees will need to be tobacco free for 12 months prior to January 1, 2017.

During Retiree Benefits Open Enrollment this fall, all non-Medicare-eligible retirees who will be covered by MCPS medical insurance on January 1, 2017, must attest to whether or not they will be tobacco free throughout 2016. An online Tobacco Attestation form will be made available to you for this purpose. **If you do not attest, or you attest to NOT being tobacco free**

throughout the 12 months prior to January 1, 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 being tobacco free throughout that time period, you will be assessed a \$2,500 penalty.

For 2017, the smoker surcharge will apply only to medical insurance subscribers (i.e., the retiree). During the 2017 fall Open Enrollment, however, you will need to attest to your MCPS-medical-plan-covered spouse's tobacco use for that year.

If you and/or your spouse use tobacco, consider quitting now to avoid the 3 percent surcharge in 2018. To help you and/or your spouse quit, you may want to attend a smoking-cessation class such as Quit for Good. Visit www.montgomeryschoolsmd.org/staff/wellness/smoking-cessation/ to find out how to take advantage of Quit for Good.

See the related article in this issue of Retiring Times titled, "Tobacco Free for 12 Months or More? Be Sure to Let Us Know During Fall Open Enrollment."

For more information about the Wellness Initiatives program, be sure to 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 frequently asked questions and dates, times, and locations of Well Aware's biometric health screenings.

* For the initial year of Wellness Initiatives, the three components apply only to MCPS medical insurance subscribers (you, the retiree). During the second year, the smoker surcharge also will apply to spouses.

**The 1 percent reduction in an employee's contribution to his/her health insurance for completing a biometric health screening and/or a health risk assessment and the 3 percent smoker surcharge will be applied to the total cost of the non-Medicare-eligible retiree's coverage option (individual, two-party, or family).

*** 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 online form at <https://www2.d-docs.com/healthwayspsf/default.asp>; use customer code "MCPS" to access it. Detailed instructions are available at www.montgomeryschoolsmd.org/uploadedFiles/care-first_instructions.pdf

**** Remember, if you are covered by a 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. ■



DID YOU KNOW? Submit Benefits Changes **Submit your benefits changes by the fifth of the month for them to take effect on the first of the following 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/ ■

Take the [Wellness] Initiative: WHAT YOU NEED TO DO

If you are a non-Medicare-eligible retiree and are covered by a Montgomery County Public Schools (MCPS) medical insurance plan through CareFirst, Cigna, or Kaiser, take steps now to participate in the Wellness Initiatives program. The tables below show you what to do, when to do it, and how you will benefit from the program:

DO THIS ...	BY ...	NO LATER THAN ...	TO SAVE ...
Complete a biometric health screening (of your cholesterol, blood pressure, blood sugar, and body mass index)	Visiting your primary care physician* or signing up and attending one of your insurance plan's Well Aware-sponsored biometric health screenings	October 7, 2016—and yearly thereafter	1 percent of the total cost of your health insurance premiums
Complete your medical insurance plan's online health risk assessment**	Reviewing instructions for accessing and then completing your medical insurance plan's health risk assessment	October 7, 2016—and yearly thereafter	1 percent of the total cost of your health insurance premiums

IF YOU ARE TOBACCO FREE THROUGHOUT THE 12 MONTHS PRIOR TO JANUARY 1, 2017, YOU MUST ...	BY ...	DURING ...	TO AVOID A ...
Attest that you will be tobacco free throughout 2016	Completing the online Tobacco Attestation form	Fall Open Enrollment (October 10–November 4, 2016)	3 percent surcharge on the total cost of your MCPS health insurance premiums

IF YOU USE TOBACCO AT ANY TIME DURING THE 12 MONTHS PRIOR TO JANUARY 1, 2017, YOU MUST ...	BY ...	DURING ...	TO BE ASSESSED A...
Attest that you have used tobacco in 2016	Completing the online Tobacco Attestation form	Fall Open Enrollment (October 10–November 4, 2016)	3 percent surcharge on the total cost of your MCPS health insurance premiums

IF YOU ATTAIN TOBACCO-FREE STATUS FOR A 12-MONTH PERIOD AFTER JANUARY 1, 2017, YOU MAY ...	BY ...	AFTER ...	TO REMOVE THE ...
Re-attest to having been tobacco free throughout the previous 12 months	Completing the online Tobacco Attestation form	January 1, 2017	3 percent surcharge on the total cost of your MCPS health insurance premiums

* 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 online form at www2.d-docs.com/healthwayspsf/default.asp; use customer code "MCPS" to access it. Detailed instructions are available at www.montgomeryschoolsmd.org/uploadedFiles/carefirst_instructions.pdf

** Remember, if you are covered by a 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. ■

What Percentage **WILL YOU PAY?**

The base cost-sharing formula for the total cost of Montgomery County Public Schools retiree health insurance premiums is as follows—

YEARS OF ACTIVE EMPLOYMENT	MCPS SHARE	RETIREE SHARE
20 or more years*	64%	36%
15 to 19 years	50%	50%
10 to 14 years	40%	60%

The benefits cost-sharing formula for non-Medicare-eligible retirees who complete a biometric health screening and/or a health risk assessment will be as follows—

YEARS OF ACTIVE EMPLOYMENT	RETIREE WHO COMPLETES EITHER A HEALTH RISK ASSESSMENT OR A BIOMETRIC HEALTH SCREENING		RETIREE WHO COMPLETES BOTH A HEALTH RISK ASSESSMENT AND A BIOMETRIC HEALTH SCREENING	
	MCPS SHARE	RETIREE SHARE	MCPS SHARE	RETIREE SHARE
20 or more years*	65%	35%	66%	34%
15 to 19 years	51%	49%	52%	48%
10 to 14 years	41%	59%	42%	58%

***20 or more years, grandfathered, OR retired prior to 7/1/2011**

Remember: Your contribution to your health insurance (medical, prescription, dental, and/or vision plans) will include a 3 percent surcharge on the total cost of your health insurance if you either do not attest or if you attest to **NOT** being tobacco free throughout the 12 months prior to January 1, 2017. This means your share of your health insurance costs will be 3 percent higher than the percentages shown in the charts **above**.

You need only complete your biometric health screening and/or health risk assessment once each calendar year. The cost-sharing formula will not change if a retiree completes multiple health risk assessments or biometric health screenings. ■

Some Retirees to Receive a **NEW TAX FORM FOR THE 2015 TAX YEAR**

If you are not yet eligible for Medicare and are covered by an Montgomery County Public Schools (MCPS) medical plan, you will receive a new tax form this year—Internal Revenue Service (IRS) Form 1095-C. The 1095-C, which you should receive during the third week of March, will contain important information about your health care coverage in 2015.

Although you may choose to submit your 1095-C to the IRS with your 2015 income tax return, you are not required to. Therefore, should you submit your tax return prior to receiving your 1095-C, you will **NOT** need to amend your tax return to include it. MCPS will submit the information from your 1095-C to the IRS.

To learn more about IRS Form 1095-C, please visit the IRS website at www.irs.gov/.

If you believe you should receive a 1095-C, but do not have one by March 31, 2016, please contact the Employee and Retiree Service Center (ERSC) at 301-517-8100 or ERSC@mcpsmd.org. ■

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

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.

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. As of your Medicare-eligibility date, Medicare will be your primary medical coverage and your MCPS-sponsored medical plan will be your secondary medical coverage. The MCPS-sponsored medical plan monthly premium will be reduced to reflect the MCPS secondary coverage. Please refer to the Retiree Monthly Rate Charts in the *Retiree Benefit Summary* for the monthly costs of the different plans.

Should you and/or your covered dependent(s) become eligible for 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 www.ssa.gov/. For information regarding Medicare costs and benefits, contact Medicare at 1-800-633-4227 or www.medicare.gov. Additional information about Medicare enrollment and your MCPS retiree health benefits can be found in the *Retiree Benefit Summary*. ■

Keep Your Personal Information UP TO DATE

Are you planning a move? Make sure to update your address with the Employee and Retiree Service Center (ERSC) by submitting MCPS Form 445-1, *Change in Personal Information*. This will ensure that you receive important retiree information, especially details regarding fall Open Enrollment.

You also will need to update your address with the Maryland State Retirement Agency. Visit the ERSC Retiree Forms web page, where you will find links to all the necessary forms listed under "Personal Information." From the ERSC website, click on "Retirees." Then click on "Forms."

Finally, you also should update your address with Aetna, Inc. Aetna, Inc. requests that you send updated information in writing to—

Aetna, Inc., Large Case Pension, RS2A
151 Farmington Ave.
Hartford, CT 06156

Do you know fellow retirees who did not receive this issue? Encourage them to update their address and contact information too! By working together, we can make sure everyone receives important information, such as the Open Enrollment packet, which we will mail in the fall. ■

TOBACCO FREE FOR 12 MONTHS OR MORE? Let Us Know during Fall Open Enrollment!

Flash forward to October 24, 2016, right in the middle of this fall's Employee Benefits Open Enrollment. You have thought it over and decided you are happy with your benefit plans and will not be making any changes. Like every other year, you do not need to do anything, right?

WRONG. As part of Montgomery County Public Schools (MCPS) Wellness Initiatives program, all non-Medicare-eligible retirees covered by an MCPS medical insurance plan with CareFirst, Cigna, or Kaiser must attest online during this fall's Open Enrollment to whether or not they will be a nonsmoker* throughout 2016.**

Instructions for making your tobacco attestation will be provided in your fall 2016 Open Enrollment materials. They will include a link and instructions for logging on to an online Tobacco Attestation form. You will make your attestation by selecting the appropriate response to the question on this online form. Be sure to make your attestation by November 4, 2016, the final day of fall Open Enrollment.

Remember: If you attest to having used tobacco in 2016 or do not attest to being tobacco free throughout the 12 months prior to January 1, 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, effective January 1, 2017. Plan participants who falsely attest to being tobacco free throughout the 12 months prior to January 1 will be assessed a \$2,500 penalty. ■

*A nonsmoker is defined as someone who has not used tobacco products during the previous 12-month period.

**If your spouse is covered by a medical insurance plan through CareFirst, Cigna, or Kaiser, you will need to attest to his or her tobacco-use status during the 2017 Open Enrollment. If either the employee and/or spouse use tobacco in 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, effective January 1, 2018.

Disability, Medicare, and Your MCPS RETIREE BENEFITS

Do you or your spouse (or other covered dependent) receive disability benefits from the Social Security Administration?

If you or your 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.**

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.

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. Do not wait until your benefits are in danger! 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. ■

Montgomery County Public Schools
Employee and Retiree Service Center (ERSC)
45 W. Gude Drive, Suite 1200
Rockville, Maryland 20850

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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. ■



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45 W. Gude Drive, Suite 1200
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Phone: 301-517-8100
E-mail: ERSC@mcpsmd.org

Andrew M. Zuckerman
Chief Operating Officer

Susanne G. DeGraba
Chief Financial Officer

Richard C. Johnstone
Director, Benefits Strategy and
Vendor Relations

Marcia J. Welch
Communications Specialist and Editor

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