



OFFICE OF HUMAN RESOURCES

Isiah Leggett  
*County Executive*

Shawn Y. Stokes  
*Director*

MEMORANDUM

Wednesday, November 21, 2018

TO: Montgomery County Retirees Enrolled in Group Insurance  
FROM: Karen Plucinski, Manager, Office of Human Resources  
SUBJECT: 2019 Retiree Group Insurance Rates, News and Tips

---

Montgomery County Government's health insurance program benefits structure and rates are regularly reviewed to ensure that the program is financially sound and meets the needs of the County and retirees. The following rate adjustments will be effective January 1, 2019:

<b>Plans</b>	<b>Percent Increase</b>
<b>CareFirst Indemnity</b>	8.4%
<b>CareFirst High Option Point of Service Plan</b>	8.4%
<b>CareFirst Standard Option Point of Service Plan</b>	8.4%
<b>Kaiser Permanente HMO</b>	7.8%
<b>UHC Select HMO</b>	7.1%
<b>Caremark/SilverScript Standard Option</b>	8.4%
<b>Caremark/SilverScript High Option</b>	5.9%
<b>CIGNA PPO Dental</b>	0%
<b>EyeMed Discount Vision</b>	0%

Enclosed is a confirmation sheet that shows your current plan elections and costs and what these costs will be effective January 1, 2019. Rates for all 2019 plans may found at [www.montgomerycountymd.gov/hr](http://www.montgomerycountymd.gov/hr) > *Benefits* > *Health Insurance* > *Retired Employees* > *Resources* > *Rates* > *Retiree Rates for 2019*.

### ***Group Insurance News***

Effective January 1, 2019, dental insurance is changing to CIGNA. There is nothing you need to do — you will be automatically enrolled in the same level of coverage you had for 2018 (Self, Self + 1 or Family). The benefits are staying the same; there are no changes to the plan design. You do not need your physical ID card for your provider to verify coverage with CIGNA. However, you will receive a new dental ID card at the end of December 2018. For assistance with how to find a participating CIGNA Dental PPO provider, visit [www.montgomerycountymd.gov/hr](http://www.montgomerycountymd.gov/hr) > *Benefits* > *Health Insurance* > *Retired Employees* > *Dental*.

Effective January 1, 2019, the discount vision insurance is changing to EyeMed. Making the change to EyeMed has enabled the County to offer the discount vision benefit free to retirees beginning January 1, 2019. All retirees, whether they elected the vision benefit previously or not, are eligible for this plan.

In addition, the County will begin offering a new hearing benefit through EyeMed. There is nothing you need to do — all retirees will be automatically enrolled. You will not receive an ID card for the new discount vision program. Your participating EyeMed provider can verify your coverage using your Social Security number or date of birth. To view the EyeMed discount benefit summary, please visit [www.montgomerycountymd.gov/hr](http://www.montgomerycountymd.gov/hr) > *Benefits* > *Health Insurance* > *Retired Employees* > *Vision*. For assistance on how to find a participating EyeMed discount vision provider, visit the same link above.

### ***Group Insurance Tips***

Here's something to consider if you are Medicare-eligible and enrolled in the CareFirst High Option Point of Service Plan: You are paying an unnecessary higher premium for lower copayments. Remember, Medicare-eligible retirees do not pay in-network copayments; therefore, Medicare-eligible retirees should consider electing the CareFirst Standard Option Point of Service Plan. For your information, the County provides a medical comparison chart that you may find useful: [www.montgomerycountymd.gov/hr](http://www.montgomerycountymd.gov/hr) > *Benefits* > *Health Insurance* > *Retired Employees* > *Medical* > *Medical Comparison Chart (non-Medicare)*.

Also, remember that enrollment in Medicare Parts A and B (when eligible) is required for coordination of benefits. Most people are eligible the month they turn age 65. However, if approved for Social Security Disability, eligibility could be earlier than age 65. Our office sends out a communication in advance of the 65th birthday to explain what action is required by the retiree or covered dependent.

### ***How to Submit a Form — Only Needed If You Want to Make Changes***

For the past two years, our office has communicated that retirees can make changes to their elections at any time. (For qualifying events such as births and marriages, the 60-day rule still applies.) If you want to change health insurance elections:

1. Complete the election form at [www.montgomerycountymd.gov/hr](http://www.montgomerycountymd.gov/hr) > *Benefits* > *Health Insurance* > *Retired Employees* > *Resources* > *2019 Retiree Election Form*.
2. Fax or mail it as indicated on the form.
3. Review the confirmation statement that you will receive in the mail displaying your new elections.

Forms received by the 10th of the month will be effective the 1st day of the following month. If you wish to make changes to your elections and want the changes to be effective January 1st, enrollment forms must be received by December 10th. Any forms received after December 10th will be effective February 1st.

### ***Questions?***

Contact the MC311 OHR Customer Service Center, Monday through Friday, 8 a.m. to 5 p.m.; 240-773-OHR1 (240-773-6471); any questions MC311 cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday through Friday, 8 a.m. to 5 p.m.

### **NOTICE OF NON-DISCRIMINATION**

It is the policy of the Montgomery County Government (MCG) to engage in all business practices consistent with federal, state and local discrimination laws. MCG also administers and enforces regulations, policies and practices which strictly prohibit discrimination and harassment in the workplace. Further, MCG complies with discrimination laws in the provision of goods and services to the public, and in furtherance of its official governmental functions.

MCG is an equal opportunity employer committed to diversity and inclusion. It is the policy of MCG to conduct all employment activities in a manner that will ensure equal employment opportunity for all persons without regard to race, color, religion, national origin, ancestry, sex/sexual harassment, age, marital status, familial responsibilities, disability, sexual orientation, gender identification, genetic status, pregnancy, or any other protected category as defined by relevant discrimination laws. MCG strictly prohibits discrimination, harassment or retaliation against any party, witnesses, or any other persons otherwise engaged in EEO-protected activity. MCG's commitment to Equal employment opportunity extend to the workplace and the provision of good and services to the public for whom we are dedicated to serve.

Consistent with the American With Disability Act, MCG provides reasonable accommodations to its employees and job applicants to ensure that individuals with disabilities have equal access to information:

- when an applicant with a disability needs an accommodation to have an equal opportunity to compete for a job;
- when an employee with a disability needs an accommodation to perform the essential functions of the job or to gain access to the workplace; and
- when an employee with a disability needs an accommodation to enjoy equal access to benefits and privileges of employment (e.g., details, trainings, office-sponsored events). The County is required by law to provide reasonable accommodation to applicants and qualified employees with disabilities, based on appropriate requests (unless so doing will result in undue hardship to MCG).

Requests for accommodations should be submitted to the MCG Health Insurance Manager, Karen Bass, at 240-777-5054.

MCG promotes a positive and cooperative understanding of the importance of language access to MCG programs, services, benefits, and employment opportunities. If English is not your primary language and/or you have difficulty communicating effectively in English, you may need an interpreter or document translation. As appropriate, MCG will provide spoken language interpreter (oral) services in person, over the telephone, or through other simultaneous audio or visual transmission (if available); and translation of our forms, letters, and other text-based materials, whether printed in hardcopy or stored and presented by computer. For assistance, please contact MCG Health Insurance Manager, Karen Bass, at 240-777-5054.

If you believe that MCG has failed to provide these services or has discriminated against you based on your protected class, as defined by federal, state or local discrimination law or MCG EEO regulations, you should contact Angela Washington, OHR Manager, EEO Compliance and Diversity:

Mail: 101 Monroe Street, 7th Floor; Rockville, MD 20850  
Fax: 240-777-5131  
Email: [Angela.Washington@montgomerycountymd.gov](mailto:Angela.Washington@montgomerycountymd.gov)

If you need help filing a complaint, Angela Washington is available to assist you at 240-777-5015.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

ATTENTION: Language assistance services, free of charge, are available to you. Call 800-481-3289.