

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

October 1, 2024

MEMORANDUM

To: Montgomery County Public Schools Retirees

Through: Ms. Gina Ripoli, Director
Employee and Retiree Service Center

From: Richard C. Johnstone, Director
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 7, 2024, through Friday, November 1, 2024. During Open Enrollment, MCPS retirees will have an opportunity to make changes to their medical, dental, vision, and prescription plans; drop coverage; or add coverage that was previously dropped. Changes made during Open Enrollment will be effective January 1, 2025, 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. In addition, you should acquaint yourself with the benefit offerings and premium costs by reviewing the attached *2025 Retiree Benefit Summary* and the *2025 Retiree Benefit Rate Schedules*.

Benefits Plan Highlights for 2025

- CareFirst PPO to cover dental implants at 50 percent (in-network only).
- Certain specialty medications will have a 30 percent coinsurance applied to them. To help you lower your out-of-pocket costs for specialty drugs, PrudentRx works with a number of large pharmacies to cover the coinsurance charge on specialty medications and waive any copays. For details, be sure to review the *2025 Retiree Benefit Summary*.
- The eligibility window for benefits enrollment or for changes in benefits due to a qualifying event will change from 60 days to 30 days.

Retiree Benefits Open Enrollment

If you wish to make changes to any component of your benefit plan(s) during the annual retiree Open Enrollment (October 7–November 1, 2024), the Employee and Retiree Service Center (ERSC) must receive your changes by the close of business on Friday, November 1, 2024. If you make a change, you will receive email 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. Also, the CVS/Caremark prescription plan is not available to Kaiser members.

If you cancel any component of coverage, you may re-enroll during a future Retiree Benefits Open Enrollment if that coverage was cancelled on or after July 1, 1998. Also, you will need to provide MCPS with documented proof that you have had other coverage for the 12 months immediately preceding re-enrollment in the MCPS benefit plan.

Open Enrollment Benefit Fairs

ERSC will hold three in-person Open Enrollment Benefit Fairs this year. ERSC staff and health plan representatives will be available in person to answer your benefit questions. Dates, times, and locations are as follows:

BENEFIT FAIRS DATES/TIMES	LOCATIONS
Wednesday, October 9, 2024 4:00–6:00 p.m.	Clarksburg High School, Cafeteria 22500 Wims Road Clarksburg Maryland 20871
Wednesday, October 16, 2024 4:00–6:00 p.m.	John F. Kennedy High School, Cafeteria 1901 Randolph Road Silver Spring, Maryland 20902
Monday, October 21, 2024 4:00–6:00 p.m.	Patapsco/Pocomoke Room - 3 rd floor – Suite 325 15 West Gude Rockville, Maryland 20850

Open Enrollment Virtual Assistance

In addition to the Open Enrollment Benefit Fairs, ERSC will offer individual assistance virtually. The assistance will be available Monday–Thursday from 10:00 a.m.–3:00 p.m. throughout Open Enrollment. Retirees will be able to register for a 15-minute Microsoft Teams meeting 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 from Monday, October 7, 2024, through Friday, November 1, 2024. To make and submit your benefits decisions, refer to this booklet, the *2025 Retiree Benefit Summary*, which includes health plan comparison charts and MCPS Form 455-22, *Retiree Benefit Plan Enrollment*. Also, be sure to review the *2025 Retiree*

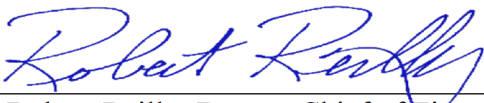
Benefit Rate Schedules, which details the monthly cost of benefits at each cost sharing arrangement while factoring in Wellness Initiatives credits. Both of these booklets were mailed to you. They also will be made available online the week before Open Enrollment begins at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.

During Open Enrollment, ERSC staff members will be available to assist you Monday–Friday as follows:

- From 8:00 a.m. to 4:15 p.m.—
 - By telephone at 240-740-8100
- From 8:00 a.m. to 4:30 p.m.—
 - In-person
 - By email at ERSC@mcpsmd.org
 - Virtually through a Microsoft Teams meeting—
Sign up for a 15-minute session on the MCPS Open Enrollment web page at www.montgomeryschoolsmd.org/departments/ersc/retirees/benefits/open-enrollment.

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Attachment

Approved: 
Robert Reilly, Deputy Chief of Finance