



OFFICE OF HUMAN RESOURCES

Isiah Leggett  
County Executive

Shawn Y. Stokes  
Director

**The following is a sample of the letter mailed to retirees and their dependents several months prior to turning age 65.**

Name

Address

Date

Dear \_\_\_\_\_:

According to our records, you or a member of your household will soon turn age 65 in August 2015.

**What must you do?**

- *By now, the Medicare-eligible person in your household should have received notice from Social Security about his or her rights to elect Medicare Parts A and B. If this is not the case, call Social Security immediately at 1-800-772-1213.*
- *If you have not already done so, enroll in Medicare Parts A and B through Social Security (1-800-772-1213). This is required under the County's medical plans.*
- *Send a copy of your Medicare card to the Health Insurance Team immediately. You can send it via fax (240-777-5131) or mail (101 Monroe St., Rockville, MD 20850). If you are a member of Kaiser Permanente, you must send a Kaiser Medicare Plus form and a copy of your card as described on the reverse side of this letter.*
- *Provide a copy of your new Medicare card to all your medical providers. Let them know that Medicare is now your primary plan and the County plan is secondary. Once you do this, your claims will automatically be sent to Medicare first and then to the County for payment.*

**This letter contains important information about your medical and prescription benefits from Montgomery County Government. Please read it thoroughly and send in the required documents in order to avoid gaps in your insurance coverage and/or having no insurance coverage. If you have questions after reading this letter, please contact:**

**MC311**

Monday - Friday, 7:00 am - 7:00 pm  
240-777-0311 (311 locally)  
1-877-613-5212 toll-free  
301-251-4850 TTY

*Note: Any questions MC311 representatives cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, open Monday - Friday, 8:00 am - 5:00 pm.*

**OVER →**

## What changes will occur to your Montgomery County Government coverage?

- *CareFirst and United HealthCare members:* Medicare will become your primary coverage for hospitalization and medical coverage, and your County plan will pay secondary.
- *CVS Health (formerly “CVS Caremark”) High and Standard Option Prescription members:* Your prescription coverage will continue with CVS Health but will transition to the SilverScript Medicare D plan. You will receive a SilverScript ID card and communications regarding the plan. For details, please visit: [www.montgomerycountymd.gov/silverscript](http://www.montgomerycountymd.gov/silverscript).
- *Kaiser Permanente members:* You cannot be enrolled in Kaiser Permanente’s Medicare Plus plan without completing the Kaiser Permanente Medicare Plus Group/FEHB Enrollment form. By now, you should have received information regarding this plan from Kaiser Permanente. If not, or if you have a question about how the Kaiser Permanente Medicare Plus plan works, call Kaiser Permanente at 301-468-6000 or 1-800-777-7902.

You must send Kaiser Permanente your completed Medicare Plus Group/FEHB Enrollment form with a copy of your Medicare card by the middle of the month prior to the month in which you reach age 65. For example, if your 65<sup>th</sup> birthday is August 19<sup>th</sup>, Kaiser Permanente must receive your Medicare application no later than July 15<sup>th</sup>. If you do not return your form and a copy of your Medicare card on time, your coverage with Kaiser Permanente will end on the last day of the month immediately preceding your 65<sup>th</sup> birthday. You can choose to enroll in another plan offered by the County at that time.

### Important points:

- *If you do not enroll in Medicare:* Your County plan will not pay those portions of the claims that would have been paid by Medicare. The reason for this is that the terms of the County’s plans provide that your claims will be paid as if you had Medicare.
- *If you opt out of Medicare Part D coverage (SilverScript):* Medicare requires that you have a 21-day period to opt out of (i.e., cancel) Medicare Part D (SilverScript) participation. If you opt out, you will not have any prescription drug coverage through the County.
- *Indemnity Plan participants (closed plan):* Opting out of Medicare Part D (SilverScript) coverage during the 21-day opt out period noted above automatically cancels your Indemnity Plan coverage as well as your County prescription coverage. If you decide that you do want to opt out of both the Medicare Part D and the Indemnity Plan, you may enroll in another medical plan through the County.

Sincerely,

Health Insurance Team  
Office of Human Resources  
101 Monroe Street, 7<sup>th</sup> Floor  
Rockville, MD 20850