

To: Montgomery College Retirees

From: Sophia Mason, Director, HRSTM Business Services
Office of Human Resources and Strategic Talent Management (HRSTM)

Subject: Important Billing and Payment Updates and Reminders

Date: February 19, 2024

Greetings, I am writing to share some important updates and reminders about the retiree insurance premium billing process.

How to Contact Us

As many of you have heard, we are currently short-staffed on the team that typically manages the retiree billing and payment processing, which works hand in hand with the benefits team that oversees your retiree benefits coverage. We are trying our best to ensure that everything is moving and that our retirees' questions and concerns are being addressed. This can be difficult when we receive multiple emails and phone calls directly to staff members, or multiple emails and calls about the same issue. To better manage the high volume of inquiries, we are requesting that you no longer call individual HRSTM staff members directly. Going forward, please:

- Email RetireeBenefitsandPayments@montgomerycollege.edu for any billing and payment questions about your retiree insurance
- Email HRBenefits@montgomerycollege.edu for any retiree benefit plan questions about your retiree medical, prescription, dental, vision, and/or life insurance coverage
- Call the main HRSTM Help Desk at 240-567-5353 if you wish to speak with someone and your call will be routed appropriately, or someone will call you back

Billing Updates

We understand that there has been a lot of confusion over the billing for January and February for those that do not have payments automatically deducted from their monthly pension benefit, and we truly apologize for the inconvenience.

Please note that unless you hear directly from the Office of Human Resources and Strategic Talent Management (HRSTM) regarding your benefits being cancelled, no billing delays or errors will automatically cause your coverage to be cancelled. A payment cancellation notice is not the same as a coverage cancelation notice. Most of the calls and emails we received were concerns that insurance coverage had been cancelled, which was not the case. You can be confident that HRSTM will

communicate with any retirees that have missed payments to discuss a plan to get back on track to ensure coverage remains in place.

Please keep the following updates and reminders in mind regarding the different payment options:

<p>ACH Payments</p>	<ul style="list-style-type: none"> • All payments that were set up via ACH were cancelled by the Office of Business Services (OBS). • If you have not already done so, please go back into TouchNet to make your payments via credit or debit card. • OBS will continue to work with TouchNet and PNC Bank to retest this payment option and tentatively aim to make is available for the April billing cycle. We will keep you apprised of their progress.
<p>Credit and Debit Card Payments</p>	<ul style="list-style-type: none"> • We are currently reviewing all monthly and recurring credit and debit card payments to ensure accuracy of retiree account balances. We have noticed many duplicate payments and will cancel duplicates and issue refunds, as necessary. Any duplicate cancellations/refunds will generate an automated notification from the system. • Recurring payments are preferred but should not exceed the calendar year (i.e., final payment should be no later than December).
<p>Checks</p>	<ul style="list-style-type: none"> • As shared in a previous communication, checks will no longer be accepted for retiree insurance premium payments after the March billing cycle. • If you are still paying by check, please consider your options: <ol style="list-style-type: none"> 1. Set up a recurring credit or debit card payment. Debit cards that are linked to a checking account are accepted in the TouchNet system. 2. Wait for the ACH function to be reinstated. ACH is an electronic check using the bank account routing and account numbers. 3. Set up an automatic deduction from a pension benefit, if available.

<p>Automatic Deduction from Pension Benefit</p>	<ul style="list-style-type: none"> • This is the preferred way to pay all retiree benefits insurance premium payments. It is the most efficient option and allows us the most flexibility to adjust premium amounts when necessary. • Unfortunately, retirees that requested a January 1 retirement past the monthly deduction file deadline and those that requested a February 1 retirement, were not successfully added to the deduction file for the February pension payment. This means that payment for January and/or February is due by credit or debit card, or by check, as soon as possible. We will contact affected retirees directly.
--	---

Additional Information

A few more things we'd like to share:

1. The RetireeBenefitsAndPayments@montgomerycollege.edu has been added to the TouchNet billing system for credit and debit card payments. Note that any automated responses you receive will now come from that email address. For your convenience, if you ever have a question about an automated credit or debit card transaction email, you can reply directly to that email and it will reach us. The same will be true for ACH transaction emails when that option becomes available again in the system.
2. We are working on developing a specific page of the HRSTM website for Retiree Benefits and Billing to enhance access to the information retirees need to manage their retiree benefits and insurance premium payments. We welcome your suggestions! If you have ideas of what you think would be helpful to have on this page, please share them by emailing RetireeBenefitsAndPayments@montgomerycollege.edu.
3. As a gentle reminder, please share any updates to your personal contact information (address, phone, email) to ensure our records are up to date. Kindly email any personal contact information changes to RetireeBenefitsAndPayments@montgomerycollege.edu. You will also need to update your contact information directly with the [Maryland State Retirement System \(if you are retired from the pension system\)](#), or with [Fidelity or TIAA \(if you are retired from the ORP\)](#).

We thank you in advance for your partnership and patience as we work to maintain optimal and sustainable retiree billing operations and begin the search process to fill key vacancies. Have a wonderful week.