

Informational Update Vol 13 #3

Hi everyone! Hope all is well. Here is some important information.

1. Signing Up for Medicare

I often receive calls from retired members approaching Medicare eligibility – 65 years old - about how to sign up for Medicare. Generally, the conversation lasts a few minutes because the explanation takes almost no time.

- If you are **ON** Social Security, you will receive a **Medicare card** and an informational letter on how **Medicare works** about 3 months before your 65th birthday. If you do not get the letter, call the Social Security Administration (SSA) at 1-800-772-1213 or, if you prefer, visit your local Social Security office.
- Mail a copy of your **Medicare card** to the CSA Welfare Fund, 40 Rector St., 12th floor. New York, NY 10006. That's all you need to do. The CSA Welfare Fund will ensure through the Office of Labor Relations that you are enrolled in Medicare **Part A, B** and, if you are paying a high option rider (deducted from your pension), enrolled in the GHI Enhanced **Plan D** drug plan. While there is no premium for **Part A**, there is one for **Part B**.
- If you are **NOT** on Social Security, you will have to sign up for Medicare. You can do so by

- ❖ Calling SSA at the number listed above. Make sure to take down the name of any representative that you speak to.
- ❖ Visiting your local SSA office. When you are finished, ask for a written receipt.
- ❖ Mailing a signed and dated letter to Social Security that includes your full name, Social Security number, and the date you wish to be enrolled in Medicare. Use certified mail and request a return receipt.
- ❖ Or, by signing up online at www.ssa.gov. Be sure to print out the confirmation page.

If you don't sign up for Medicare during your initial enrollment period, which begins 3 months before the month of your 65th birthday and continues until 3 months after that birthday, you face a 10% increase in your Part B premiums for every year you're eligible but don't enroll, unless you happen to qualify for an exception. For example, you can delay Medicare if you are covered by your spouse's medical plan and his or her employer has 20 or more employees. Once that insurance ends you will have to sign up for Medicare. If there are fewer than 20 employees, you will have to sign up when you are first eligible.

The Part B premium is divided into 2 parts: a standard amount that everyone pays and a surcharge that you pay only if your taxable income is greater than a certain amount. The good news is that the Office of Labor Relations (OLR) reimburses both the standard amount

(automatically) and the surcharge, if there is one. The surcharge will require filing an application.

In summary, if you are on Social Security, there is nothing for you to do to enroll in Medicare other than sending a copy of your Medicare card to the CSA Welfare Fund. They will do the rest

2. Prescription Co-Pays

In the February issue of the CSA News, Dr. Douglas Hathaway, CSA Welfare Fund Administrator, mentioned that ***non-Medicare eligible retirees*** are eligible for reimbursement for Prescription co-pays. All they have to do to secure the reimbursement for 2021, is submit a copy of the 4 quarterly reports from Express Scripts/GHI to the CSA Welfare Fund. The Fund will then reimburse 80% of the co-pays after a \$100 deductible up to a maximum of \$10,000.

In a seamless operation, the CSA Retiree Chapter will then kick in an additional 20% of the Fund payment in a separate check. For example, if you have \$400 in prescription co-pays, you will get back \$400 – the \$100 deductible = \$300 x 80% = \$240 + \$240 x 20% = \$240 + \$48 for a total of **\$288**.

The Fund will send you a check for \$240 and then the Retiree Chapter will send you a check for \$48 about two weeks later.

3. Question of the month

Q. Why am I paying a \$15 co-pay to my doctor if the new plan is not being implemented on April 1, 2022?

A. The \$15 co-pay was supposed to go into effect for Senior Care on Jan 1, 2022 regardless of whether the new plan was going to be implemented.

Have a great & safe day

Norm Sherman

CSARC Florida Liaison and Outreach Coordinator

Tel #: 561-638-6439

Cell: 561-699-4235

email: nshermzie@aol.com