

## Informational Update Vol 14 #1

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

### 1. 2023 Medicare Part B Deductible & Premiums

As you start to visit your Medicare doctors in 2023, you will have to pay Medicare Part B deductibles again since they reset on January 1, 2023. The deductible for Medicare Part B decreased \$7 from \$233 to **\$226**. The GHI Emblem Health Medicare Part B deductible remains at **\$50**. The part of the \$226 deductible that you pay when you visit a doctor will depend on the doctor's service and what Medicare allows for the service. The likelihood is that it will be less than the full amount of the deductible. You will pay the amount that is left at future doctor visits. Remember, Medicare will not pay its part of a doctor's bill, which is about 80%, until you have fully met the deductible.

This year the **standard** Medicare Part B premium decreased \$5.20 from \$170.10 to **164.90**. Although most people pay the **standard** premium, some pay more. For those whose **Medicare Adjusted 2021** taxable income was greater than \$97,000 if they filed individually or \$194,000 if they filed jointly, they will pay a Part B & a Part D **surcharge** known as the income-related monthly adjusted amount or **IRMAA** in **addition to the standard amount**. The extra amount that they will pay varies on how much taxable income they received in **2021**.

The good news is that **BOTH** the **standard** and **Part B IRMAA amounts** are still reimbursable. Unfortunately, the **Part D IRMAA** surcharge is not. While the **Office of Labor Relations (OLR)** reimburse the standard amount automatically, **they require an application** for the **Part B IRMAA reimbursement**. At this time, the date when the **2022** application will be available is unknown.

### 2. Increase & Change in Optical Reimbursement Benefit

Great news! Effective **January 1, 2023**, the CSA Welfare Fund optical reimbursement benefit has increased from **up to \$100** to **up**

**to \$150.** The CSA Retiree Chapter reimbursement benefit will continue at **up to \$65.**

There has also been a change in the way you file a claim for the optical benefit. No longer will you get an optical voucher from the CSA Welfare Fund. Instead, the Fund has contracted with General Vision Services (GVS) which will not only handle all of the reimbursement claims, but will offer additional comprehensive benefits as well. These generous benefits include, but are not limited to, a thorough GVS care examination, including dilation, cataract, and glaucoma screenings when required.

The CSA Welfare Fund has sent you a GVS flyer and letter that fully explains the GVS benefits and procedure for filing an optical claim. The Fund also included in the mailing a combined dental and vision ID card that validates both your GVS network and dental (SIDS/ASO) network benefits. Please note: the dental program remains the same and will function separately from the new vision benefit.

To learn more about your GVS benefits, which started January 1, 2023, go on the website, [www.generalvision.com](http://www.generalvision.com), and register for an account. To register follow these steps:

1. Click on "Register."
2. Enter Benefit # 6025
3. Fill out the Requested Information
4. Put in a Password of your Choice.

Congratulations! You now have an account.

When you sign in, your home page will contain your name and benefit number (6025). On this page, there are links that will allow you to view your optical benefits, schedule appointments with your provider, and search for participating providers using the zip code locator.

You can also search for and register on the "GVS" App which is downloadable from the iPhone and Android App stores.

If you use a participating provider, he or she will file the claim form. You should have nothing to do other than filling in your personal information. If you are using a non-participating provider (out-of-network)

- Call GVS directly at 888-346-1802 and ask for a claim form.
- Have the provider fill out his portion of the form.
- Submit the claim form to:GVS, 520 8<sup>th</sup> Ave,, New York, NY 10018

GVS will review the claim and reimburse up to \$150. The CSA Retiree Chapter will receive your name and will reimburse you the additional \$65.

### **3. \$15 Co-Pay**

As you probably know, the judge has ordered the City to immediately stop charging the retired city workers the \$15 co-pays for doctor visits. The City plans to appeal this ruling. In the meantime, if your doctor charges the \$15 co-pay (he should not if you have not yet met your deductible), pay it and keep a copy of the receipt. Hopefully, this matter will be resolved shortly.

### **4. Questions of the Month**

Q. I am turning 65 and have health insurance through my spouse's job. Must I sign up now for Medicare Part B so I don't incur a late fee?

A. No, if your spouse's employer has 20 or more employees. Generally, Medicare will consider your health coverage credible, allowing you to delay signing up for Part B without penalty until your spouse retires.

**Have a great and safe day.**

***Norm Sherman***

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