

## Informational Update Vol 13 #2

### **1. Medicare Part D Drug Costs**

The GHI enhanced Medicare Part D drug plan consists of 3 stages. If you noticed a change in your prescription costs in January it may be the result of starting again in Stage I on January 1, 2021, no matter what stage you ended in on December 31, 2020. In Stage I, you pay 25% of the drug cost while the plan (GHI enhanced Plan D) pays the other 75%.

If your total drug cost (what you and your plan both pay) exceeds \$4,430 (up \$300 from 2021) at some point in 2022, you enter Stage II, formally known as the donut hole. Fortunately, the donut hole has closed for both generic and non-generic drugs; you continue to pay the same 25% of the drug cost while your plan pays 75%

If your true-out-of-pocket expense – known as TrOOP – for both Stages I & II exceed \$7,050 (up \$500 from 2021) you enter Stage III, or the Catastrophic Coverage. In this Stage your co-payment continues as it was in 2021: you pay 5% of the drug cost. Medicare pays 80% and the plan pays the remaining 15%.

The CSA Welfare Fund also offers an added benefit in this Stage by reimbursing you the 5% cost up to \$5,000. There is no deductible. Just send your Express Scripts statements to the CSA Welfare Fund for reimbursement. These statements should be sent at the end of the calendar year to help facilitate the CSA Retiree Fund's processing of your claim.

### **2. "Valentine's Gift"**

If you are Medicare eligible and have the GHI Enhanced Plan D plan, you should have received your "Valentine's" gift of \$480 for 2021 toward the latter part of February, depending on your mail service. This is a CSA Welfare Fund benefit designed to help defray the cost of the High Option Rider that pays for the Enhanced Plan D. If you were eligible for reimbursement, but were not on Medicare for the full year, you should have received a pro-rated check. The pro-rata is \$40 a month for every month on Medicare.

If you have not yet received your check, wait a little longer before calling the Welfare Fund as there may have been a delay in the mail.

Please note that only **Medicare-eligible CSA retirees** are entitled to the "Valentine's" gift; **non-CSA Medicare-eligible** people are not. If both husband and wife are **Medicare-eligible CSA retirees**, then both are entitled to the \$480 providing **EACH** has their own NYC medical coverage. If one member is covering the other member, then only the member who is covering is entitled to the \$480.

For **non-Medicare CSA retirees and non-Medicare dependent spouses**, the CSA Welfare Fund and CSA Retiree Chapter will continue to cover copays,

providing the member and spouse are under the GHI or City HMO plans. After a \$100 deductible, the reimbursement is 80% of the drug cost up to a maximum of \$10,000. In addition, the CSA Retiree Chapter automatically (no filing of a claim necessary) supplements this reimbursement with an additional 20% of the Fund payment.

### **3. COVID-19 at-Home Tests**

Good news! You are now entitled to 4 free COVID-19 at-home tests shipped directly to your home. To get these tests, go on the website [www.COVIDtests.gov](http://www.COVIDtests.gov) and in your profile information.

These are “self” tests that do not require a lab drop-off. The tests can be taken anywhere and will give results within 30 minutes.

Be careful against scammers trying to steal your personal information or selling fake and unauthorized at-home COVID test kits in exchange for your personal information. Only order the “self” tests through the official government website mentioned above.

**Norm Sherman**

**CSARC Florida Liaison and Outreach Coordinator**

**Tel #: 561-638-6439**

**Cell: 561-699-4235**

**email: [nshermzie@aol.com](mailto:nshermzie@aol.com)**