

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

## **Informational Update Vol 14 #2**

### **1. Medicare Part D Drug Costs - 2023**

The GHI enhanced Medicare Part D drug plan in 2023 still 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, 2023, no matter what stage you ended in on December 31, 2022. 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 **\$4,660** (up \$230 from 2022) at some point in 2023, you enter Stage II, formerly 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 **\$7,400** (up \$350 from 2022) you enter Stage III, or the Catastrophic Coverage. In this Stage your co-payment continues as it was in 2022: 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 monthly 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 receive your "Valentine's" gift of \$480 for 2022 by the end of this week, depending on your mail service. The checks were mailed out on Friday, February 24.

The “Valentine’s” gift 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 receive a pro-rated check. The pro-rata is \$40 a month for every month on Medicare.

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. Part B Co-Pays**

In my last Update (Vol 14 #1) I mentioned that effective January 11, the judge ordered the City to stop charging retired workers the \$15 co-pay for doctor visits & numerous other medical services. However, some doctors have continued to charge this co-pay because they claim the secondary insurer has not informed them to stop. It happened to me two weeks ago.

Fortunately, you can now get a new EmblemHealth Health Plan **Medical** Card that states there are no co-pays. When you get this card show it to your provider to ensure that you should not have to pay a co-pay

To get this card, just call 212-501-4444 and ask for a new **Medical** card. They may also send you an Empire Blue Cross Blue Shield card which is for hospitalization.

### **4. Question of the Month**

Q. Since I now have to file a claim with GVS to receive an eyeglass reimbursement from the CSA Retiree Welfare Fund, do I also have to file a claim with the CSA Retiree Chapter to get its reimbursement?

A. No. Receiving the Chapter reimbursement is still a seamless operation. After GVS notifies the Chapter that your claim was approved, the Chapter will reimburse the \$65. On another positive note, the eyeglass reimbursement has risen 50% to \$150.

*Norm Sherman*

**CSARC Florida Liaison and Outreach Coordinator**

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

**Cell: 561-699-4235**

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