

## 1. Health Plan Premiums, Deductibles & Co-Pays

Ever been confused by the medical terms: premium, co-pay and deductible. If so, you may be having trouble understanding how much you need to pay for your health care. Consequently, let's take a look at these terms so that you will better understand what they mean and how they are connected.

### Premium

A health plan premium is the amount that you pay to maintain your health insurance. Generally, this is paid on a monthly basis. If you are on Medicare, for example, you pay a monthly premium for Part B. The amount depends on your taxable income and is deducted from your monthly Social Security check.

### Deductible

A health plan deductible is a fixed amount that you pay for medical services or drugs (no drug deductible for Medicare-eligible members) before your health plan begins to cover medical services. For example, if you are on Original Medicare & Emblem Health, there is a \$203 deductible for Medicare and a \$50 deductible that starts at the beginning of the year.

### Co-Pay

A co-pay is a flat fee or percentage of the cost that you pay every time you go to a doctor (no co-pays for Medicare-eligible members) or have a prescription filled. Co-pays kick in after the deductibles are met. For example, if your plan says your co-pay for a drug is \$10 for a 90 day supply, then every time you fill a 90 day prescription for this drug, you will pay \$10.

## 2. Home Health Aide

One of the most frequently asked questions about CSA Retiree Welfare Fund benefits is the Home Health Aide. Home health aides are invaluable for people who become incapacitated as a result of injury or illness. The aide will assist the person take care of his/her personal needs, such as, eating, bathing, toileting, dressing, etc.

## **How Does the Benefit Work?**

After an annual \$100 deductible, the CSA Welfare Fund will reimburse you 80% of your cost up to the \$10,000 annual maximum, lifetime \$30,000. In addition, the CSA Retiree Chapter will reimburse you in a separate check an additional 20% of what the Fund reimburses you.

For example, if at the start of the year, you used an aide and it cost you \$400, the Fund would reimburse you, after an annual \$100 deductible, \$240 (80% of \$300). The Retiree Chapter reimburses you an additional \$48 (20% of \$240). Your total reimbursement would be \$240 + 48 or \$288. If you need an aide again during the same year, there would be no deductible so you would be reimbursed 80% of the full amount.

If you maximized the annual benefit each year that you use it, the \$30,000 lifetime benefit would be depleted after 3 years. However, you can spread the use of the benefit over more than 3 years by not using up the full annual benefit. For example, suppose you collect only \$5,000 of the benefit in a given year. The \$5,000 left will then roll over so that you now have \$25,000 left in the lifetime benefit, which will require more than 2 years to deplete since \$10,000 is the annual maximum.

## **How do You File a Claim?**

To file a claim, submit the following to the CSA Retiree Welfare Fund (nothing is needed for the CSA Retiree Chapter)

- A doctor's prescription showing the need for the aide.
- Proof the aide is certified.
- A log of the date and hours the aide provided service.
- Proof of payment. You will need a copy of a credit card or check payment. Cash payment is not acceptable.
- A completed Home Health Aide form. You can obtain a blank form from the CSA Welfare Fund.

Within about 2-3 weeks after you receive the Fund reimbursement, you should receive the Chapter reimbursement. You do not have to apply for the Chapter reimbursement.

### **3. Medical Coverage When Traveling Abroad**

Now that we have made major strides in returning to normal, or what some might consider the new “new” normal, people are beginning to travel abroad. If you are considering traveling abroad, understand that except in some rare cases, Medicare will not cover your medical care. This is extremely important if you are considering taking a cruise that is going outside of the U.S. (Puerto Rico, the U.S, Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands are considered part of the U.S.) The cost for medical care on a ship is extremely expensive.

#### **Do I have any medical coverage abroad?**

Yes, you do. If you are in need of medical care abroad and Medicare is your primary coverage and Emblem Health is your secondary coverage, Emblem health now becomes your primary care. Unfortunately, your reimbursement for your medical expenses, will be relatively small. That’s why, Dee Goidel, CSA Retiree Chapter Executive Board Member, wrote an outstanding article on why should purchase travel insurance when you travel outside of the U.S.

When you purchase travel insurance, it becomes your secondary coverage and Emblem Health becomes your primary coverage while you are abroad. Depending on what your travel insurance covers, it should pick up the remaining medical cost after what Emblem Health pays.