Information Update Volume 17 #10

1. 2025 IRMAA Reimbursement

The Office of Labor (OLR) issued the 2025 IRMAA Reimbursement on October 23, 2026 to eligible Medicare retirees who filed their application & appropriate documents before July 1, 2026. If you receive your pension electronically, OLR deposited your reimbursement check in the same account that you receive your pension. If you receive your pension by mail, you will also receive your reimbursement by mail.

2. GHI/EmblemHealth Enhanced Medicare Prescription Drug Plan

Most Medicare-eligible members have GHI/EmblemHealth Enhanced Medicare Prescription Drug Plan as their Part D drug coverage. Recently, these members received three documents from EmblemHealth: Group 2027 Cost Sharing Guide, Annual Notice of Change for 2027, and Important 2027 Plan Documents. These documents should be kept in a safe place with your files.

· Group 2027 Cost Sharing Guide – This document states that you will pay $182.50 (High Option Rider) monthly for your drug plan in 2027. There is also a chart of drug costs for the various drug tiers. (A drug tier is a category that a health insurance plan, including Medicare Part D, assigns to a prescription drug.) The maximum out-of-pocket drug copays for 2027 are $2,400. After that, your prescription drugs, whether from a retail pharmacy or mail order, are $0.

· Annual Notice of Change for 2027 – This notice describes only a summary of changes to your drug plan's costs, benefits, and rules for next year. You can obtain more information from the pamphlet Evidence of Coverage for 2027. You can obtain a copy by pressing the Control key + Click HERE or call 1-833-998-5351.

Key information in the notice includes:

§ How to change plans. During the annual Open Enrollment Period (October 15 to Dec 7), you can change your Medicare drug plan coverage, which would start January 1, 2027. If you choose to do nothing, your GHI/EmblemHealth prescription drug plan (PDP) remains the same.

§ How to get help paying for prescription drugs. This includes the Medicare Prescription Payment Plan, which allows you to spread your prescription drug

copays across the calendar year. While this plan allows you to manage the cost of your drugs, it does not reduce their cost.

§ How to get free counseling about Medicare.

· Important 2027 Plan Documents – This document indicates the following plan documents that can be found on EmblemHealth's website.

§ Evidence of Coverage (EOC)

§ Provider Directory

§ Formulary – list of drugs the plan covers

§ Pharmacy Directory

While these documents are online, you can call the number on your EmblemHealth ID card if you wish to receive a hard copy.

In conclusion, I strongly urge you to establish an account with EmblemHealth. To register, go to my.emblemhealth.com and follow the prompts. Once you are registered, you can see payment and billing information, select a primary care provider (PCP), request lost member ID cards, find care, and manage your pharmacy benefits through Prime Therapeutics.

3. Question of the Month

Q. I am a Medicare-eligible retiree and was recently in a skilled nursing facility due to a stroke. What coverage do I have?

A. I hope that you are having a speedy recovery…Medicare pays for the first 20 days. Under Part A, Medicare covers a partial amount from days 21 to 100. However, BlueCross BlueShield covers the uncovered portion so that you are fully covered for this period. After day 100, you must pay the full amount.

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