

Informational Update Vol 15 #4 May 3,2024

1. 2023 Medicare Part B Reimbursement

On or around April 12, 2024, Medicare-eligible retiree members and their Medicare-eligible dependents received the Part B standard reimbursement for 2023 of \$1,978.80 (\$164.90 x 12 months). Those who went on Medicare sometime during 2023 will receive a prorated amount, although the exact date when is unknown.

Those members who receive their pension electronically should check their bank account for the reimbursement. If they receive it by check the Office of Labor Relations (OLR) sent the reimbursement the same way.

Unlike IRMAA, the standard reimbursement is automatic and requires no application providing the OLR has a copy of your Medicare Parts A & B card. As a courtesy, the CSA Welfare Fund sends a copy of the Medicare card to OLR for new Medicare members providing they first send the Fund a copy.

2. 2023 IRMAA

Federal law requires Medicare-eligible retirees to pay a surcharge on top of the Part B standard amount and Part D (drugs) premiums if their taxable income surpasses a specific amount. This surcharge is called the Income-Related Monthly Adjustment Amount (IRMAA). Part B IRMAA is reimbursable, but unfortunately, Part D is not.

If your taxable income in 2021 was

- more than \$97,000 as an individual, or

- more than \$194,000 as a couple (married or legal partner)

you did pay IRMAA in 2023 and can submit a 2023 IRMAA reimbursement application, which you can download by clicking on 1) the link that was in the latest CSA Retiree Update, 2) the link on the CSA Welfare website, www.CSAwf.org, or 3) by pasting the following address in your browser's address

box: <https://www.nyc.gov/assets/olr/downloads/pdf/health/irmaa-form-2021-2023-May.pdf>.

3. 2023 IRMAA Reimbursement Request Package

If you are preparing a 2023 IRMAA reimbursement request package and received Social Security in 2023, please make sure to include the following documents:

1. **A completed reimbursement request application.** As indicated above, the 2023 application is now available. Since this application could be used also for 2022 and 2021, be sure to check off ONLY 2023. Be sure to sign and date the application. If your spouse/domestic partner is your dependent, be sure to complete the Eligible Spouse/Dependent section of the application. If your spouse/domestic partner is also a NYC retiree and has a separate NYC health plan, then she/he has to submit a separate reimbursement request application.
2. The 1st page of the **November 2022 SSA benefits letter.** This is the annual letter that tells you how much Social Security you will receive the following year (in this case 2023) & your Medicare Part B & D premiums.
3. **2023 SSA - 1099 letter.** You should have received this letter in January 2024. This letter was also used to prepare your 2023 tax returns
4. **Special Situations:**

- **You paid for IRMAA in 2023 but were not on Social Security in 2023 - Send along with the completed 2023 application, the Medicare letter you received in November 2022 indicating your 2023 Part B premium, copy of the monthly billing statements, and proof of payment (cancelled check, or page from bank statement/ credit statement showing payment).**
- **You paid for IRMAA in 2023 but received Social Security Benefits in 2023 for part of the year - Send along with the 2023 completed application, the Medicare letter you received in November 2022 indicating your 2023 Part B premium, a copy of the monthly billing statements for the months before going on Social Security, proof of payment for those months (cancelled check, or page from bank statement/ credit statement showing payment), and the SSA-1099 letter showing payment for the remaining months in the year.**

Once you have gathered your 2023 IRMAA documents together and completed the 2023 reimbursement application you may submit them directly to OLR (instructions for submitting will be on the application). If you are unsure of how to submit electronically, or want assurance that you have completed the forms correctly, you are welcome to mail them to:

Susan Barone, Administrator

CSA Welfare Fund

40 Rector St., 12th Floor

New York, NY 10006

Or email them to sbarone@csawf.org, and Susan and her team will review your application and submit on your behalf. Please include your email address should Susan need to contact you if there are errors.

PLEASE NOTE:

1. DO NOT STAPLE YOUR FORMS - USE PAPER CLIPS
2. DO NOT SUBMIT YOUR TRS 1099 FORM
3. DO NOT CHECK OFF MORE THAN ONE YEAR

4. Question of the Month

Q. I am a retired Assistant Principal. Last month you wrote about the Acupuncture benefit. I get acupuncture for my neuropathy in my feet. Does this benefit cover my acupuncture treatments?

A. In last month's article, I discussed the acupuncture benefit concerning someone with a serious back issue. Obviously, you do not have one. However, the Fund should cover you providing you follow the conditions outlined in the benefit.