

**1. 2020 IRMAA Application** - The 2020 IRMAA application is now available. I have attached the application to this email. The CSA Retiree Welfare Fund also emailed a Member Update which allowed you to get the application by clicking on a link that the Update provided. Moreover, you can download the form from the CSA Welfare Fund website, [www.csawf.org](http://www.csawf.org). IRMAA forms for the years 2017 through 2019 are also on the website as well as the corresponding differential forms.

Please make sure to include the following in your request for 2020 IRMAA:

- A completed reimbursement request application. Be sure to check off 2020 and 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.
- The **November 2019** Social Security Award letter. This is the annual letter that tells you how much Social Security you will be receiving the following year (in this case **2020**) & your Medicare Part B & D premiums.
- The **Social Security 1099** for **2020**.

Please note that if you went on Medicare during **2020**, you are entitled to a pro-rated 2020 IRMAA reimbursement.

Send the application & documents either electronically to the Doug Hathaway ([dhathaway@csawf.org](mailto:dhathaway@csawf.org)) or by snail mail to the CSA Retiree Welfare Fund, 40 Rector St., 12<sup>th</sup> Floor, New York, NY 10006-1729. If you would like confirmation of receipt & verification of your application and documents, then include a note and your email address in your submission.

As in the past, the CSA Retiree Fund will review your request for completeness and accuracy, and then walk it over to the City Office of Labor Relations. If there is an error in the application or in the documents you have submitted, the Fund will inform you of the exact problem so that you can correct it and re-submit the request for reimbursement.

**2. CSA Welfare Fund Stop-Loss Benefit** - As retired CSA members, we are quite fortunate to have outstanding CSA Retiree Fund & Retiree Chapter health benefits. Perhaps one of the best of them is the Stop-Loss benefit. Why? Because it limits the member's out-of-pocket medical expenses. Let's see how it works.

First, the benefit reimburses all out-of-pocket medical expenses not covered by the Basic NYC Health Plan including office visits and lab charges.

Second, after a \$1,000 deductible (annual) you are reimbursed 80% of the next \$1,250. Thereafter, you receive 100% of your remaining out-of-pocket expenses up to \$50,000 annually/\$250,000 lifetime. Also, the CSA Retiree Chapter will reimburse you 20% of the Welfare payment. Keep in mind that Stop-Loss does not cover hospital costs.

As an example of how it works, suppose you put in a claim to the CSA Retiree Welfare Fund for a \$3,000 out-of-pocket expense that falls under the stop-loss benefit. If this is your first claim for the year, you must pay an annual \$1,000 deductible out of the \$3,000. The Fund will then reimburse you for 80% of the next \$1,250 of the claim or \$1,000 and then 100% of the remaining part of the claim or \$750. Your total reimbursement from the Fund for this claim is \$1,000 + \$750 or \$1,750. About 2 weeks later, the CSA Retiree Chapter will send you a supplementary reimbursement of 20% of \$1,750 or \$350. Therefore your total reimbursement for the \$3,000 claim is \$1,750 + \$350 or \$2,100, and you will no longer have any future out-of-pocket expenses for any claims within the same year.

While the benefit sounds great, and it really is, there are some hitches.

First, the out-of-pocket expenses must be reasonable and customary. You will not get back what you think you should if it is not.

Second, if you are on Medicare and choose not to use a Medicare doctor, the allowance will be based on Medicare rates or even less. If there is no Medicare doctor available, then the rate could be much higher. In this instance, I strongly recommend you call the Fund to determine the rate of the reimbursement.