



August 12, 2020

Name
 Address
 City, State Zip

Dear Retirees on the District Paid Retiree Health Plan and Active Employees Age 58 or Older:

We apologize for the delay in getting your 2020-21 rates out to you. Like many things these days, we were delayed in getting some of our final numbers needed to calculate the rates due to COVID-19. Please be assured if you are signed up for an automatic withdrawal, you will see the new premium amount deducted from your account as normally scheduled and those that pay with coupons will have until September 30th to submit their September payment.

We are pleased to announce that during the unstable economic times we are facing and as the cost of health care continues to escalate, the retiree medical claims and prescription claims saw a decrease this past year. This has resulted in lower premiums for this upcoming year.

Effective from September 1, 2020 through August 31, 2021:

Classification of Retiree	Current Rate For 2019/20	New Rate For 2020/21
Retiree Only; zero on Medicare	\$408.47	\$397.10
Retiree Only; one on Medicare	\$272.97	\$252.50
Retiree plus One; zero on Medicare	\$816.94	\$794.20
Retiree plus One; one on Medicare	\$681.44	\$649.60
Retiree plus One; two on Medicare	\$545.94	\$505.00
Retiree plus Two or more; zero on Medicare	\$1,225.41	\$1,191.30
Retiree plus Two or more; one on Medicare	\$1,089.91	\$1,046.70
Retiree plus Two or more; two on Medicare	\$954.41	\$902.10
Retiree plus Two or more; three on Medicare	\$818.91	\$757.50

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To pursue a trend of decreased premiums each year we encourage our retirees to continue to utilize cost saving measures for their medical and prescription needs such as the CUSD

Employee Health Center. The miCare Health Center offers primary and acute services as well as pharmacy and laboratory services at a fraction of the cost to the plan and zero out of pocket to the patient. Appointments with the Health Center can be made by calling 327-CUSD (2873). Telehealth visits are also available at a low cost to the plan for our retirees through Wellvia. Wellvia is a great option for a quick visit with a doctor at a time when it's difficult or inconvenient to get to a doctors office. Wellvia offers you access to board certified physicians 24 hours a day, 7 days a week, 365 and can be utilized by calling (855) 935-5842.

It is also important to remember that while we are seeing a decrease in premiums this year, fluctuations in medical and prescription claims, as well as the number of retirees enrolled in the plan, can cause an increase in the amount retirees go over their 10% cap. Historically when we've seen retiree premiums go down in one year, we typically see an increase in the next year that feels much larger because of the drop in the previous year. While our hope is that the costs and the premiums continue to decrease, we also want to make sure our retirees are prepared should premiums see a pronounced increase in the following year.

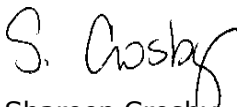
Retiree Coupons and Automatic Withdrawal

- **Payment Coupons** – If you are a retiree that pays with payment coupons HealthNow Administrative Services (HNAS) will be sending out coupons for the months of September 2020 through August 2021 as soon as possible. We are aware you will be receiving your coupons much later than usual so be assured you will have until September 30th to submit your September premium.
- **Automatic Withdrawal Program** - Retirees taking advantage of the automatic withdrawal program will not receive anything from HNAS as arrangements will be made with your financial institution to change your rate accordingly effective September 1st. Your September premium will be deducted from your account on its regularly scheduled date.
- **Bank Bill Paying System** - Retirees currently using your bank's bill paying system, please be sure to log on or contact your bank to change your recurring payment amount.

***If you pay by coupon and do not receive your packet from HNAS
or have questions regarding the retiree payment process please call:
Matthew Sekkes with HNAS at (610) 491-4863 or (855) 323-1124***

As always, should you have any questions, please do not hesitate to contact the CUSD Benefits Department at 327-9125.

Sincerely,



Shareen Crosby
Benefits Analyst

cc: Governing Board Members
Superintendent's Cabinet