



August 1, 2022

Name  
 Address  
 City, State Zip

Dear Retirees on the District Paid Retiree Health Plan:

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 the third consecutive year.

Effective from September 1, 2022 through August 31, 2023:

Classification of Retiree	Rate For 2019/20	Rate For 2020/22	Rate For 2021/22	<b>Rate For 2022/23</b>
Retiree Only; Zero on Medicare	\$408.47	\$397.10	\$383.03	<b>\$373.25</b>
Retiree Only; One on Medicare	\$272.97	\$252.50	\$234.53	<b>\$203.15</b>
Retiree + One; Zero on Medicare	\$816.94	\$794.20	\$766.06	<b>\$746.50</b>
Retiree + One; One on Medicare	\$681.44	\$649.60	\$617.56	<b>\$576.40</b>
Retiree + One; Two on Medicare	\$545.94	\$505.00	\$469.06	<b>\$406.30</b>
Retiree + Two or more; Zero on Medicare	\$1,225.41	\$1,191.30	\$1,149.09	<b>\$1,119.75</b>
Retiree + Two or more; One on Medicare	\$1,089.91	\$1,046.70	\$1,000.59	<b>\$949.65</b>
Retiree + Two or more; Two on Medicare	\$954.41	\$902.10	\$852.09	<b>\$779.55</b>
Retiree + Two or more; Three on Medicare	\$818.91	\$757.50	\$703.59	<b>\$609.45</b>

Two notable factors contributing to the decrease this year are as follows:

1. The decrease in medical and prescription claims cost during the past year has resulted in the decrease in premiums above. This decrease to the prescription claims cost was largely due to the decision by the Employee Benefits Committee to implement the Prudent Rx program which significantly reduced our annual retiree Specialty Drug prescription costs.

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2. An increase in new retirees joining the plan resulted in a decrease in the cost per retiree rate for the upcoming year. It is important to remember, however, the new retirees in the plan could result in an increase in the amount retirees go over their 10% cap in the next year. 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.

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 no cost to our retirees and a low cost to the plan 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 days per year and can be utilized by calling (855) 935-5842.

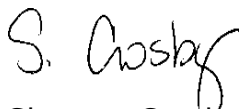
#### **Retiree Coupons and Automatic Withdrawal**

- **Payment Coupons** – If you utilize payment coupons HealthNow Administrative Services (HNAS) will be sending out coupons for the months of September 2022 through August 2023 very soon so please watch your mailbox for your coupons.
- **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 1<sup>st</sup>. 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 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  
Risk and Benefits Manager

cc: Governing Board Members  
Superintendent's Cabinet