



August 1, 2023

Name
Address
City, State Zip

Dear Retirees on the District Paid Retiree Health Plan:

Effective from September 1, 2023 through August 31, 2024 premiums for the District Paid Retiree Health Plan are as follows:

Classification of Retiree	Rate For 2020/21	Rate For 2021/22	Rate For 2022/23	Rate For 2023/24
Retiree Only; Zero on Medicare	\$397.10	\$383.03	\$373.25	\$391.36
Retiree Only; One on Medicare	\$252.50	\$234.53	\$203.15	\$226.46
Retiree + One; Zero on Medicare	\$794.20	\$766.06	\$746.50	\$782.72
Retiree + One; One on Medicare	\$649.60	\$617.56	\$576.40	\$617.82
Retiree + One; Two on Medicare	\$505.00	\$469.06	\$406.30	\$452.92
Retiree + Two or more; Zero on Medicare	\$1,191.30	\$1,149.09	\$1,119.75	\$1,174.08
Retiree + Two or more; One on Medicare	\$1,046.70	\$1,000.59	\$949.65	\$1,009.18
Retiree + Two or more; Two on Medicare	\$902.10	\$852.09	\$779.55	\$844.28
Retiree + Two or more; Three on Medicare	\$757.50	\$703.59	\$609.45	\$679.38

Reason for Increase

While prescription costs were down for retirees in the past year, expenses in the retiree medical claims had a fairly large increase and this increase, coupled with the expenses on the active plan holding steady with no increase, resulted in the first rise in retiree premiums since 2019/20.

Medicare Part B Offset

When calculating retiree premiums a reduction is given to retirees with Medicare to offset the premium they pay for Medicare Part B. The reduction given is equal to Medicare's Standard Deduction for Part B. In 2023 Medicare reduced the Standard Deduction for Part B from \$170.10 to \$164.90. As a result, our retirees with Medicare will now receive \$5.20 less of an offset than previous years. This means while they'll pay \$5.20 more for their CUSD Retiree Health premium, they will pay Medicare \$5.20 less for their Medicare Part B Premium. Medicare's Part B premium is determined by the retiree's annual income (or joint annual income) from taxes filed 2 years previously. To determine if you qualify for Medicare's Standard Deduction, or a higher deduction, please refer to the table provided by Medicare on the following page.

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MEDICARE 2023 PART B PREMIUMS BY INCOME If your filing status and yearly income in 2021 was:			
File Individual Tax Return	File Joint Tax Return	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$97,000	Less than or equal to \$194,000	\$0.00	\$164.90
Greater than \$97,000 and less than or equal to \$123,000	Greater than \$194,000 and less than or equal to \$246,000	\$65.90	\$230.80
Greater than \$123,000 and less than or equal to \$153,000	Greater than \$246,000 and less than or equal to \$306,000	\$164.80	\$329.70
Greater than \$153,000 and less than or equal to \$183,000	Greater than \$306,000 and less than or equal to \$366,000	\$263.70	\$428.60
Greater than \$183,000 and less than \$500,000	Greater than \$366,000 and less than \$750,000	\$362.60	\$527.50
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$395.60	\$560.50

*Medicare premiums by income table can be found at www.cms.gov

To pursue a trend of decreased premiums we encourage our retirees to continue to utilize cost saving measures for their medical and prescription needs such as utilizing the new Direct Contracting providers for Radiology services and using 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 at a low cost to the plan through Recuro. Recuro is a great option for a quick visit with a doctor at a time when it's difficult or inconvenient to get to a doctor's office. Recuro 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) 673-2876.

Retiree Payments through P&A Group

- **Automatic Withdrawal (ACH)** - Retirees taking advantage of P&A Group's convenient automatic withdrawal (ACH) will not receive anything from P&A Group 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.
- **Payment Invoices** - If you are not taking advantage of the convenient ACH option you will continue to receive invoices from P&A Group and they will reflect your new premium.
- **Bank Bill Paying System** - If you are using your bank's bill paying system, please be sure to log on or contact your bank to change your recurring payment amount.
- **Questions About Paying Premiums with P&A Group** - Retirees can contact the P&A Group Member Services line at 1-800-688-2611 between 5:30 AM and 7:00 PM PST or they can create an account on P&A Group's website at www.padmin.com

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