

LACCD Retiree Health Benefits BULLETIN

OCTOBER 2012

FREQUENTLY ASKED QUESTIONS

About Your Prescription Drug Coverage and the Change in 2013 to a Medicare Part D Plan from CalPERS

What's changing?

- Beginning January 1, 2013, the current prescription drug program offered to LACCD retirees in Anthem and Blue Shield plans will be replaced by a new, more cost-effective program through CVS Caremark. Kaiser retirees will experience no changes.

What do I need to do?

- Nothing.

Do I need to sign up?

- No, your enrollment is automatic.

Will I receive a new prescription drug card?

- Yes, use your new card after January 1, 2013.

Will I receive more information?

- Yes, you will receive an information packet. Enrollment is automatic, so don't take any action when you receive the packet.

What happens if I opt out?

- Don't; YOU WILL LOSE your prescription coverage through CalPERS.**

Important: If you opted out of the program without realizing it was replacing your current drug plan, please call 855.479.3660 or 888.239.6482 for assistance.


What if I enroll in another Medicare Part D plan?

- If you enroll in another Medicare Part D plan, there may be a financial penalty and you may not be able to get your current coverage back. Medicare requires that you be continuously enrolled in a qualified Medicare Part D plan. If you have an enrollment gap of 63 days or more, Medicare will apply a late penalty that you will be responsible to pay on a monthly basis.

Who can I call if I have questions?

- Blue Shield Member Services**
888.239.6469; TTY 888.239.6482
7:00 am to 8:00 pm, Monday through Friday
- Anthem/CVS Caremark Member Services**
855.479.3660; TTY 866.236.1069
24 hours, seven days a week

Kaiser is already in a Medicare drug program



Enrollment in the prescription drug plan will be automatic. Since this plan is replacing your current prescription drug program, **DO NOT OPT OUT!**

About your 2012 Medicare prescription drug premiums...

Some higher income LACCD retirees will experience an increase in their monthly Medicare costs. If you are single and filed an individual tax return, or married and filed a joint tax return, follow the income levels on the chart below to see if you will be surcharged due to your automatic enrollment in Medicare Part D.

If you are single and filed an individual tax return, or married and filed a joint tax return, the following chart applies to you:

Modified Adjusted Gross Income (MAGI)	2012 Medicare Part D Deduction
<ul style="list-style-type: none"> Individuals with a MAGI of \$85,000 or less Married couples with a MAGI of \$170,000 or less 	\$0.00
<ul style="list-style-type: none"> Individuals with a MAGI above \$85,000 up to \$107,000 Married couples with a MAGI above \$170,000 up to \$214,000 	\$11.60
<ul style="list-style-type: none"> Individuals with a MAGI above \$107,000 up to \$160,000 Married couples with a MAGI above \$214,000 up to \$320,000 	\$29.90
<ul style="list-style-type: none"> Individuals with a MAGI above \$160,000 up to \$214,000 Married couples with a MAGI above \$320,000 up to \$428,000 	\$48.10
<ul style="list-style-type: none"> Individuals with a MAGI above \$214,000 Married couples with a MAGI above \$428,000 	\$66.40

If you are married and lived with your spouse at some time during the taxable year, but filed a separate tax return, the following chart applies to you:

Individuals with a MAGI of \$85,000 or less	\$0.00
Individuals with a MAGI above \$85,000 up to \$129,000	\$48.10
Individuals with a MAGI above \$129,000	\$66.40

Source: www.socialsecurity.gov

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