BROOKHAVEN RETIRED EMPLOYEES ASSOCIATION

BREA NEWS

https://bera.bnl.gov/brea/

Volume 26, Issue 5

September/October 2026

BREA Meetings

BREA meetings are held on the second Tuesday of every month (except for August), at 1 p.m. All BREA members are invited to attend and participate.

Zoom meetings via video link have become the norm. Contact any officer for help to join a meeting.

Meeting Schedule

September 8, 2026

October 13, 2026

November 10, 2026

BREA Officers

President
Arnold Moodenbaugh
moodenba@gmail.com

Vice President
open position

Secretary
Laura Miller
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Treasurer
Louise Hanson
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* * *

Newsletter Editor
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Medicare

From the President

by Arnie Moodenbaugh, moodenba@gmail.com

To BREA members,

How was your summer? Here on and around Long Island, some locations have endured damaging winds and rain, but my neighborhood has been almost unaffected, even tranquil (so far).

This newsletter concerns Medicare. BNL outlines its programs on the Lab's website: https://www.bnl.gov/hr/benefits/retiree-medical.php. To receive your – and your spouse's – benefits, you must use SelectQuote (SQ) for initial selection and any changes to your Part B Supplement (Medigap) or Part C (Advantage) plan. The Medicare website has links to contact insurers directly to enroll or change your Medigap or Advantage plans. Do NOT follow the links to sign up. You MUST use SelectQuote. Call (866) 479-8317, then press "1."

The enrollment period for Medigap, Advantage, and Drugs Part D opens on October 15. If you are considering a change, contact SQ early in the open enrollment. Some Advantage insurers are withdrawing from some service areas, and others are changing benefits and/or premiums.

Prescription drug plans need not be purchased through SQ. Part D plan coverages change often. Choosing a different Part D plan is usually easy by phone. Just be sure to maintain coverage; re-enrollment would include penalties. Also be cautious when using a part D plan. I have noticed that some drugs covered by my plan are priced far above market. For example, Celecoxib (generic

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Looking Ahead to Medicare 2027

For calendar year 2027, key Medicare changes include projected higher Part B and Part D premiums, a 2.48 per cent payment increase for Medicare Advantage plans, and the scheduled ending of a temporary Part D premium subsidy program. That program provided subsidies to the private stand-alone Part D plans that accompany Original Medicare coverage.

See below a more detailed breakdown of the changes next year. The federal Centers for Medicare & Medicaid Services (CMS) will finalize the official 2027 numbers in November 2026.

Premium and Cost Projections

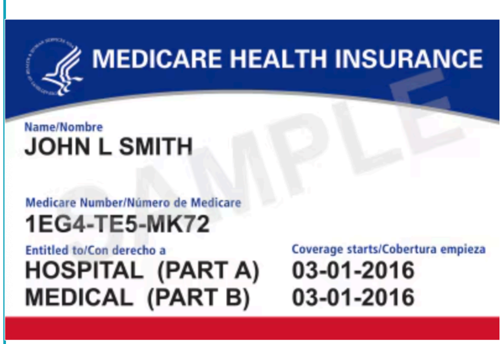
- Part B premium: Estimated to rise by 3.5 per cent to $209.50 per month (an increase of $6.60 from 2026).
- Part D subsidies: The administration plans to end a temporary premium stabilization subsidy program, which may increase monthly costs for some enrollees by up to $20.

Medicare Advantage and Part D Policy Rules

- Plan payments: Finalized policies from CMS project a net average payment increase of 2.48 per cent (over $13 billion) to Medicare Advantage plans.

Key Impacts on Seniors

- Social Security COLA balance: The 2027 Social Security Cost-of-Living Adjustment (COLA) is independently projected to be around 3.7 per cent to 3.8 per cent. For a senior receiving an average check, this raise will comfortably absorb the $6.60 Part B premium increase, allowing retirees to keep most of their COLA.
- Part D prescription cost caps: While the maximum standard deductible for Part D is rising to $700, the Inflation Reduction Act rules mandate that your total annual out-of-pocket spending on covered drugs cannot exceed $2,400.
- Higher-income surcharges: High-earning seniors will pay more. Your 2025 tax return determines whether you must pay an Income-Related Monthly Adjustment Amount (IRMAA) surcharge in 2027. The income brackets are projected to expand by roughly 2.5 per cent to 3.7 per cent to account for inflation, which protects seniors from accidentally bumping into higher tax brackets due to ordinary cost-of-living raises.



Parts of Medicare

Your Medicare card shows whether you have Part A (listed as HOSPITAL), Part B (listed as MEDICAL), or both, which is called Original Medicare and includes both Part A and Part B.

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Part A – Hospital Insurance
Helps cover:
- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

Part B – Medical Insurance
Helps cover:
- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (like wheelchairs, walkers, hospital beds and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly "wellness" visits)

Key Dates

October 15 – December 7, 2026
Open enrollment to join, change or drop Medicare Advantage or Part D prescription drug plans for 2027

January 1, 2027
Effective date for any changes made during open enrollment

– To make your initial selection of a medical insurance plan or to change your plan, you MUST use SelectQuote.

– If you want to renew your existing plans for 2027, that will happen automatically if you take no action.

Part C – Medicare Advantage
- A Medicare-approved plan from a private company that offers an alternative to Original Medicare. These plans bundle together your Part A, Part B, and usually Part D.
- You may need to use doctors in its network and get approval for certain drugs or services.
- Usually have different out-of-pocket costs than Original Medicare, including a limit on out-of-pocket costs so you do not need to buy supplemental coverage like Medigap. In most states, insurers may impose Medigap premiums higher than the published rates for retirees transferring from Advantage or even another Medigap plan, based on age and health status. But in New York and a few other states, the premiums are fixed at the published rates for all those who might want to change plans.
- Most plans offer extra benefits that Original Medicare does not cover, like vision, hearing and dental.

Part D – Drug Coverage
- Helps cover the cost of prescription drugs, including many recommended shots or vaccines.
- Plans that offer Medicare dug coverage are run by private insurance companies that follow rules set by Medicare.

Dates to Remember

- Annual open enrollment period: October 15 to December 7, 2026 (coverage starts January 1, 2027).
- Medicare Advantage open enrollment period: January 1 to March 31, 2027 (for those already in an Advantage plan).
- Special enrollment periods: If you move out of your plan's service area or face other specific life events.

A final note: Original Medicare offers total freedom of choice and nationwide access, while Medicare Advantage provides lower upfront costs and extra perks like dental and vision. But with an Advantage plan, you are restricted to local provider networks. What's best for you depends on your health needs, your budget and your travel habits.

– Mona S. Rowe, msrowe.hi@gmail.com

Renew BREA Membership

Membership expires on December 31 of every year no matter when you paid your dues (which are requested by January 31 of the following year). To stay on BREA's mailing list, complete the form below and mail it to me along with your payment. Include your email address so BREA can send you timely information.

If you have questions or if your contact information has changed, send me an email at bettyelder81@gmail.com.

PLEASE PRINT

Last name: _________ First name: _______ MI: _

Street: ____________ City: ________ Zip+4: _____

Phone: ___________ Email: __________________

Membership type:
[ ] annual ($10) [ ] 5 years ($40) Life [ ] ($95)

Dues cover year(s) ___________________________

Date: ______________ Check amount: _________
MAKE CHECK OUT TO BREA

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Mail form and check to:
Betty Elder, Membership Chair
215 River Drive
Moriches, NY 11955

– Betty Elder, Membership Chair
bettyelder81@gmail.com

In Memoriam

We deeply regret to inform you of the passing of the following retirees.

Lydia "Lee" Rogers, 81, June 5, 2026
Madeline Patricia Windsor, 83, March 11, 2026

More information may be found at BREA's website: https://bera.bnl.gov/brea/. To post an obituary for a deceased BNL employee or retiree, email information to msrowe.hi@gmail.com or mail it to BREA (see panel below for address).

President's Message (cont'd from p. 1)

Celebrex) is listed as Tier 3, with a price for 90 tablets above $500. You can often do better at Costco or Cost Plus Rx mail order, or use a discount coupon locally like GoodRx. I put a price cap on my Part D mail orders to allow me to review some orders before shipping. Then, if needed, I can shop around.

Our BREA July meeting included an informative talk from two Teachers Federal Credit Union employees about web security for retirees. They also touched briefly on their efforts to safeguard the credit union. Thank you to Ho Yin Leung, Vice President of Fraud, and Chitresh Sen, Cybersecurity & Risk Leader.

Our next Zoom meeting is on the day after Labor Day, Tuesday, September 8 at 1 p.m. EDT. And BREA's Vice President position is still vacant.

– Arnie Moodenbaugh, moodenba@gmail.com

Brookhaven Retired Employees Association

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