

BREA News

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

Volume 23, Issue 5

September/October 2023

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.

The Laboratory site was recently opened to retirees. Even so, BREA's business meetings are still being held on Zoom via video link. Contact any officer for help to join these meetings.

Meeting Schedule

September 12, 2023

October 10, 2023

November 14, 2023

BREA Officers

President

Arnold Moodenbaugh
moodenba@optonline.net

Vice President

Vinita Ghosh
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Secretary

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Treasurer

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BREA Supervisor Christine Carter, at BNL's 2019 Healthfest Run and Walk
— Tim Kuhn



From the President

by Arnie Moodenbaugh, moodenba@optonline.net

To fellow BREA Members,

Christine Carter, our primary contact at Brookhaven Lab, retires at the end of August. Among her duties, she has supervised all BREA activities, including BREA.



Christine Carter, surrounded by memorable photos of BREA activities through the years
— Roger Stoutenburgh

Christine has always been a vital resource and advocate for our retiree organization. She has also distributed email notices from BREA to our members. A recent financial benefit to BREA was the inclusion of our newsletter's printing and mailing costs in BREA's annual budget.

Many retirees joined the large crowd at her retirement reception in July. As approved at our July BREA meeting, I presented to Christine tokens of BREA's appreciation: a card, a restaurant gift certificate and a lifetime BREA membership. I personally would like to thank Christine for her efforts to keep BREA's communications on track, especially during the stay-at-home Covid time. We wish Christine well!

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Medicare 2024: What's New?

What's new for Medicare in 2024? Next year, the average monthly premium for Medicare Part D prescription drug coverage is expected to fall. But don't get too excited. It's a projected 99-cent drop, from \$56.49 in 2023 to \$55.50 in 2024.

What's *not* new is that any change to your Medicare Part B Supplemental (Medigap) or Part C Advantage plans **MUST** be done through SelectQuote (SQ) in order to maintain your BSA retiree health benefit of \$180 per month. Failing to do this means losing your benefit for life.

Before retiring in 2022, Gretchen Cisco talked to an agent selling supplemental insurance and promoting certain Medicare Advantage plans. Cisco recalled, "I thought I was pretty knowledgeable about Medicare, but I found the process confusing. It seemed like a quick sell.

"I thought I was pretty knowledgeable about Medicare, but I found the process confusing . . . It seemed like a quick sell . . . Now, after a year's experience, I ask more questions."

– Gretchen Cisco, after talking to an agent promoting certain Medicare Advantage plans.

Fortunately, I was speaking with HR about the BSA reimbursement account for retirees, and HR reminded me that I was required to use SelectQuote. I've even changed the plan I originally had to something that works better for me. Now, after a year's experience, I ask more questions."

SQ will help you shop for Medicare insurance and is licensed in all 50 states. Second warning: If you do not use SQ, you will lose your retiree health benefit of \$180 per month for life. If your spouse is on your BSA medical benefit and Medicare-eligible, he/she must also use SQ.

Open enrollment for Medicare coverage in 2024 starts October 15 and ends December 7, 2023. Supplemental insurance and certain Medicare Advantage plans can only be changed during open enrollment or under specific circumstances.

Are you new to Medicare? Here are some basics

- Part A covers hospital costs. Part B covers doctor visits and other outpatient services. Together, they are known as "Original Medicare." Initial enrollment for Part A and Part B is done through Medicare.
- Original Medicare does not have a limit on your annual out-of-pocket costs. The vast majority of doctors in the U.S. take this insurance.
- For prescription drug coverage, both brand name and generic, you join a Medicare drug plan, called Part D, in addition to Original Medicare. You can also get drug coverage by joining a Medicare Advantage Plan with that benefit. Enrollment in a Part D plan does not require SQ.
- Part C is Medicare Advantage, all-in-one alternative plans to Original Medicare. Medical Advantage plans bundle parts A and B, and some plans include Part D.
- Medicare Supplemental Insurance, or Medigap, is extra insurance you can buy from a private company to help pay your share of costs in Original Medicare. Medigap policies are standardized and in most states are named by letters, like Plan G or Plan K. The benefits in each lettered plan are the same, no matter which insurance company sells it. Those who opt for Original Medicare and a Medigap plan typically apply the HRA benefit to the Medigap plan cost.



Open enrollment for Medicare coverage in 2024 starts October 15 and ends December 7, 2023.

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Note that during the Medicare annual open enrollment, you may contact SQ to investigate changing plans (to or from Advantage/Medigap or within either). Just be aware that in most states, a change may entail some health qualification questions and, possibly, premiums higher than published amounts offered to initial enrollees. New York and a few other states, however, require insurers to offer their published price for all products to all customers. So we recommend doing some research prior to initial signup and don't be shy about asking questions of your SQ agent.

More about Medicare Advantage Plans

If you are eligible for Medicare, you have a choice to receive your benefits through original Medicare or a Medicare Advantage plan. The type of Medicare coverage you choose depends on factors such as your health-care needs, the insurance your doctors accept, where you live, whether you travel often and your financial situation.

If you enroll in a Medicare Advantage Plan, you can switch – one time only – to a different Medicare Advantage plan or switch to Original Medicare (and join separate Medigap and Part D drug plans) from January 1 – March 31 of the year of the initial enrollment.

Medicare Advantage plans are a private insurance alternative to Original Medicare. These plans provide Part A, Part B and usually Part D benefits (see restrictions described in the next paragraph). They may also offer certain benefits that Original Medicare does not cover, such as dental or vision care. Some Medicare Advantage plans may also provide some nontraditional services, such as paying for wheelchair ramps, meals delivered to beneficiaries' homes and transportation to medical appointments.

These plans also have different costs and rules than Original Medicare. For example, a Medicare Advantage plan can require you to get a referral from a primary-care physician before it will cover care from a specialist.

Also, Medicare Advantage plans generally have a network of providers in your geographic area and may not cover care if you see an out-of-network provider (except in emergencies). Medical Advantage plans have an annual out-of-pocket limit, and you cannot buy a Medigap policy when enrolled in Medicare Advantage.

What does Medicare not cover?

Opticians and eye exams	Podiatry
Hearing aids	Cosmetic surgery
Dental work	Chiropractic care
Care outside the United States	Nursing home care

Note: Some Medigap and Advantage plans provide limited coverage outside the U.S.

Vision care

Some retirees are already enrolled in an Aetna plan that includes the "EyeMed" coverage. For those of you who transition to Medicare B (at 65 if retired, or at retirement if over 65), you may continue "EyeMed" coverage. Contact HR at Brookhaven Lab to get the premium rates for retirees.

BNL's website has a special page describing retiree medical benefits: <https://www.bnl.gov/hr/Benefits/retiree-medical.php>. There, you will also find the BNL-specific phone number for SelectQuote: (866) 479-8317. Be sure to identify yourself as a BNL retiree.

If you have further questions, you may always contact Melissa Schuchman, Benefits Supervisor at Brookhaven Lab. BREA turns to her for help in addressing issues that are relevant to retirees. Schuchman's contact info:

Melissa Schuchman, (631) 344-2877, schuchman@bnl.gov

– 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 info has changed, email Membership Chair Beth Lin at hellobylin@yahoo.com. *Note: New retirees get one year of BREA membership free.*

PLEASE PRINT

Last name: _____ First name: _____ MI: _____

Address: _____

Phone: _____ Email: _____

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

Date: _____ Check amount: _____

MAKE YOUR CHECK OUT TO BREA

- I want to receive BREA News by mail via the U.S. Post Office.
- I want to receive BREA News by email only. Do not mail it to me via the U.S. Post Office.

Mail form and check (made out to BREA) to:
 Beth Lin, BREA Membership Chair
 81 Westchester Drive
 Rocky Point, NY 11778

In Memoriam

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

Susan T. Carlsen, 73, June 27, 2023
 Harold Gassner, 83, June 15, 2023

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)

Inside this newsletter is a discussion of Medicare for BNL retirees over 65. We can’t answer your questions about which coverage is best for you, but you’ll find useful information on how, when and where to purchase supplemental coverage. You must use SelectQuote to buy Medigap and Medicare Advantage coverage. Contact them using the BNL-specific phone number: (866) 479-8317. Be sure to identify yourself as a BNL retiree.

Please attend our next Zoom BREA meeting on Tuesday, September 12, 2023, at 1 p.m. EDT. To join the meeting, use meeting ID: 944 620 5124, passcode: BREA. A preliminary email invitation and agenda was distributed on July 25. With the departure of Christine Carter, we have not been assigned a new contact. For the time being, you may not get regular email notifications from BNL. Please attend our meetings on the second Tuesday of each month. The meeting ID and passcode should be the same for future meetings. Contact me by email if you have questions.

– Arnie Moodenbaugh, moodenba@optonline.net

Brookhaven Retired Employees Association

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