



August 6, 2024

Name
Address
City, State Zip

Dear Retirees on the District Paid Retiree Health Plan:

Effective from September 1, 2024 through August 31, 2025 premiums for the District Paid Retiree Health Plan are as follows:

Classification of Retiree	Rate For 2023/24	Rate For 2024/25
Retiree Only; Zero on Medicare	\$391.36	\$452.99
Retiree Only; One on Medicare	\$226.46	\$278.29
Retiree + One; Zero on Medicare	\$782.72	\$905.98
Retiree + One; One on Medicare	\$617.82	\$731.28
Retiree + One; Two on Medicare	\$452.92	\$556.58
Retiree + Two or more; Zero on Medicare	\$1,174.08	\$1,358.97
Retiree + Two or more; One on Medicare	\$1,009.18	\$1,184.27
Retiree + Two or more; Two on Medicare	\$844.28	\$1,009.57
Retiree + Two or more; Three on Medicare	\$679.38	\$834.87

Reason for Increase

During the 2023/24 Plan Year, retiree expenses experienced a 31% increase in health claims, along with a 9% increase in prescription claims. Those factors coupled with the overall rise in healthcare costs resulted in an increase in retiree premiums for the 2024/25 Plan Year.

Cost Saving Measures

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 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.

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Retiree Rate History

Classification of Retiree	Rate For 2019/20	Rate For 2020/21	Rate For 2021/22	Rate For 2022/23	Rate For 2023/24
Retiree Only; Zero on Medicare	\$408.87	\$397.10	\$383.03	\$373.25	\$391.36
Retiree Only; One on Medicare	\$272.97	\$252.50	\$234.53	\$203.15	\$226.46
Retiree + One; Zero on Medicare	\$816.94	\$794.20	\$766.06	\$746.50	\$782.72
Retiree + One; One on Medicare	\$681.44	\$649.60	\$617.56	\$576.40	\$617.82
Retiree + One; Two on Medicare	\$545.94	\$505.00	\$469.06	\$406.30	\$452.92
Retiree + Two or more; Zero on Medicare	\$1,225.41	\$1,191.30	\$1,149.09	\$1,119.75	\$1,174.08
Retiree + Two or more; One on Medicare	\$1,089.91	\$1,046.70	\$1,000.59	\$949.65	\$1,009.18
Retiree + Two or more; Two on Medicare	\$954.41	\$902.10	\$852.09	\$779.55	\$844.28
Retiree + Two or more; Three on Medicare	\$818.91	\$757.50	\$703.59	\$609.45	\$679.38

Medicare Part B Offset


When calculating retiree premiums, a reduction is given to CUSD retirees and their spouses with Medicare to offset the premiums they pay for Medicare Part B. The reduction given is equal to Medicare's Standard Premium for Part B of \$174.70. Medicare Part B premiums are determined by the retiree's annual income (or joint annual income) from taxes filed 2 years previously.

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