

NATIONAL ELEVATOR INDUSTRY HEALTH BENEFIT PLAN

Important Information Regarding Medicare Part D for Medicare-Eligible Retirees, Medicare-Eligible Spouses of Retirees, and Medicare-Eligible Surviving Spouses

November 2024

To: Medicare-Eligible Retirees, Medicare-Eligible Spouses of Retirees, and Medicare-Eligible Surviving Spouses

From: Board of Trustees

Re: Part D-IRMAA Surcharge Reimbursement

Introduction

If you are a Medicare-Eligible Retiree, Medicare-Eligible Spouse of a Retiree, or a Medicare-Eligible Surviving Spouse who is eligible for benefits through the National Elevator Industry Health Benefit Plan (“Plan”), then effective **January 1, 2025**, your Prescription Drug Coverage will be provided through the **Medicare Part D** Program by enrollment in Express Scripts Medicare® Prescription Drug Plan (“**Express Scripts Medicare PDP**”). You should have already received important information from Express Scripts about your Prescription Drug Benefits under Express Scripts Medicare PDP, and more information will be coming your way in the coming weeks from Express Scripts and the Plan’s Benefits Office, but the purpose of this announcement is to advise you about the Plan’s **Medicare Part D-IRMAA Reimbursement Program**.

- Prescription Drug Benefit coverage through Express Scripts Medicare PDP is comparable to the Prescription Drug coverage you are currently receiving directly from the Plan and provides better Prescription Drug coverage than a standard Medicare Part D plan.
- Once you are enrolled in the Express Scripts Medicare PDP, the monthly premium you pay to maintain health coverage through the Plan will not change, and your standard Part D Premium will be paid through the Express Scripts Medicare PDP.
- However, Medicare may assess a monthly Medicare Part D Income-Related Medicare Adjustment (“**Part D-IRMAA Surcharge**”). For **2025**, you will be assessed a Part D-IRMAA Surcharge if your taxable income in **2023** was more than \$105,000 (or more than \$210,000 if you and your Spouse filed your taxes jointly). For most retirees who are assessed a Part D-IRMAA Surcharge, the surcharge will be deducted directly from their monthly Social Security check. (For more information in Part D-IRMAA Surcharge income brackets, which are adjusted each year, visit www.medicare.gov at this link: [Monthly premium for drug plans | Medicare](#)).
- The Plan’s Trustees have agreed to provide financial assistance to those Retirees, Spouses of Retirees, and surviving Spouses who may be impacted by the Part D-IRMAA Surcharge and have implemented the **Medicare Part D IRMAA Reimbursement Program**¹ described below.

How to Claim Your Part D-IRMAA Surcharge Reimbursement:

- Beginning in 2025, if you pay Part D-IRMAA Surcharges during the calendar year, you may be eligible for reimbursement from the Plan through the Plan’s Medicare Part D IRMAA Reimbursement Program. To claim your Part D-IRMAA Surcharge reimbursement, you must complete and submit to the Plan a **Part D-IRMAA Surcharge Reimbursement Claim Form** along with proof of the Part D-IRMAA Surcharges you paid during a calendar year. Acceptable proof may be:
 - **A copy of the cost-of-living adjustment (COLA) letter sent to you by the Social Security Administration, or**
 - **A letter you received from the Centers of Medicare Services (CMS).**

Proof you submit must include your name and the monthly amount of the Part D-IRMAA Surcharge.

- A separate Part D-IRMAA Surcharge Reimbursement Claim Form must be submitted for each individual who is assessed Part D-IRMAA Surcharges. For example, if a Medicare-Eligible Retiree and the Retiree’s Medicare-Eligible Spouse are both covered by the Plan and are both assessed Part D-IRMAA Surcharges in 2025, they both must submit to the Plan a Part D-IRMAA Surcharge Reimbursement Claim Form and proof of Part D-IRMAA Surcharge.
- Once you receive notice that you will be assessed monthly Part D-IRMAA Surcharges for a calendar year, you should promptly submit your Part D-IRMAA Surcharge Reimbursement Claim Form and proof of Part D-IRMAA Surcharge to the Plan. Documentation received **after December 31** of the calendar year in which you were assessed Part D-IRMAA Surcharges may not be accepted.
- Eligibility for the Part D-IRMAA Surcharge reimbursement is determined by the Plan each calendar year. You must submit a new Part D-

¹ For over two decades, Medicare has also assessed a monthly Medicare *Part B* Income-Related Medicare Adjustment (“Part B-IRMAA Surcharge”), which a number of the NEI Plan’s Medicare-Eligible Retirees have paid in the past and will continue to pay in 2025 and beyond. Please note that the NEI Plan’s Medicare Part D-IRMAA Reimbursement Program solely provides reimbursements for Part D-IRMAA Surcharges.

IRMAA Surcharge Reimbursement Claim Form and updated proof of Part D-IRMAA Surcharge each calendar year in order for the Plan to reimburse you for Part D-IRMAA Surcharges for that calendar year.

- If you have any questions about the Part D-IRMAA Surcharges, contact Social Security at (800) 772-1213 between 8 a.m. and 7 p.m., Monday through Friday to speak with a representative.

In the coming weeks, the Benefits Office will be posting the Plan's Part D-IRMAA Surcharge Reimbursement Claim Form with instructions on the NEI Benefits Office website [Forms » NEI Benefit Plans](#).