

---

**Q: How much will Social Security COLA increase in 2026?**

**A:** Social Security will increase by 2.8% in 2026. You should have received a notice from Social Security on your exact amount.

**Q: What is the status of the Medicare Advantage cases?**

**A:** There is a brief update on the Bianculli Co-pay case (see below):

**Bentkowski Case** - Does the City have to provide retirees cityfunded health care through a combination of Medicare and supplemental insurance (Senior Care). This was heard in NYS Court of Appeals in May 2025 and **on June 18, 2025 they ruled in favor of the City.** It's not over yet; there are still things to

be resolved in the political process and nothing should happen soon.

**Bianculli Case** - The \$15 co-pays began in Jan. 2025 for members on Medicare and enrolled in Senior Care effective Jan. 2022. There is a lawsuit, but the case has not been heard yet.

The NYC Organization of Public Services Retirees reported they are in settlement negotiation with the City and some movement might be upcoming. Stay tuned and look for your receipts especially between Jan 1, 2022 and Jan 12, 2023.

**Campion Case** - Related to Admin Code 12-126 was heard by the NYS Court of Appeals in Oct 2024. Still no decision yet.

# SOC MEDICARE PART D RX PLAN

We have received numerous calls in the office concerning this new SOC RX plan that was effecting January 1, 2025. While the SOC is the best one to answer specific questions, many members stated that that are receiving conflicting information.

The main question is why is the SOC charging a premium for the plan when they claim there is no premium. We will try to answer that and the questions that surround this payment topic, but we are not in a position to discuss particular drugs that are included (or NOT) in the **Formulary** and charges.

**Q:** What is the maximum out-of-pocket you have to pay for the SOC Medicare Part D RX prescriptions in 2026?

**A:** The maximum out-of-pocket as established by Medicare is \$2,100 in 2026 up from \$2,000 in 2025. The out-of-pocket cost only includes drugs that are in the plan **Formulary**.

**Q:** Why are we paying a premium for SOC Medicare Part D RX plan when they said there was no premium?

**A:** We think you might be confusing where Medicare charges a Part D IRMAA surcharge for higher income people based on the AGI income from 2 years ago.

It is our understanding that the SOC Medicare Part D RX plans does NOT charge a premium or a deductible at this time, but it's still possible to pay a IRMAA surcharge based on your income - not everyone is effected by this.

NOTE: the IRMAA payment does NOT go to the SOC or City, it goes to Medicare.

Also, if you are married filing jointly and your spouse is also on the SOC Part D plan, the IRMAA charge also applies to them, effectively 2 separate charges. Single tax filers pay different surcharge based on their income.

**Q:** Why isn't Medicare Part D IRMAA reimbursed like Medicare Part B IRMAA?

**A:** Probably the simple reason is it was NOT something that was considered when the Unions and City negotiated many years ago. We think that when the SOC switched to a Medicare Part D type plan, IRMAA was NOT something they thought about.

**Q:** Did the PBA, DEA and SBA switch to Medicare Part D plan?

**A:** We understand they didn't switch to Medicare Part D RX plans.