

## 2020 Medicare Premiums

### **Part A Premium**

Individuals who did not work 40 credits will pay a monthly Part A premium based on the amount of credits they worked.

**0-29 credits** \$458/month **30-39 credits** \$252/month

### **Part B Premium**

The monthly standard Medicare Part B premium in 2019 for Medicare beneficiaries will be \$144.60. It may be a little less for those protected under the hold harmless provision.

The Part B premium a beneficiary pays each month is based on his or her annual income. Specifically, if a beneficiary's "modified adjusted gross income" (MAGI) is greater than the legislated threshold amounts the beneficiary is responsible for a larger portion of the estimated total cost of Part B benefits. This larger portion is called IRMAA (Income Related Monthly Adjustment Amount). The Affordable Care Act requires Part D enrollees whose incomes exceed the same thresholds pay a monthly adjustment amount. The monthly Part D adjustment will be taken out of a beneficiary's Social Security check and paid to Medicare. These enrollees will pay the regular plan premium to their Part D plan. Social Security will inform beneficiaries of their adjustment. Appeals procedures will be included.

**The 2020 Part B monthly premium and Part D adjustment amount are based on one's 2018 tax return.**

**If you need help** on any aspect of your health insurance, SHINE offers free counseling at your Senior Center. Call your local COA and ask for a SHINE appointment. You can reach a SHINE volunteer **by phone at 508-222-1399**. Once you get the SHINE answering machine, leave your name and number. A volunteer will call you as soon as possible.

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## Country Travelers

In addition to monthly bus trips to Foxwood's on the last Wednesday of the month, for which reservations are needed, the following trips are planned:

**April 15-17**, Turning Stone Resort Casino, Verona, NY \$322 Dbl, \$469 Sgl, \$267 Tpl

**April 21-23**, Lancaster, PA, featuring Sight & Sounds "Queen Esther" 2 nights' accommodations, 2 breakfasts, 2 dinners, including a family-style dinner and Shady Maple Smorgasbord. Tour the countryside with visits along the way. Transportation, taxes and meal gratuities included. \$379 Dbl, \$489 Sgl.

**April 25**-Day trip to New York City \$55

**June 17**-Spirit of Boston Luncheon Cruise \$74.50

**July 31-Aug 9**, Azores, Sao Miguel Island, flight, hotel, breakfasts, 3 full day tours, including lunch and farewell party, transportation to and from all airports. \$2395 per person. \$800 additional for single. **Reservations, including a minimum \$500 per person deposit must be made by April 15, 2020 on this trip.**

**Sept/Oct**, ?? Indianhead Resort, NH (details to be announced)

**October 17**, New York City \$55

**November 11-13** Turning Stone Resort Casino & Bingo Hall \$295 Dbl, \$385 Sgl, \$280 Tpl

Additional trips may be added and announced as soon as possible.

All trips are based on a minimum of 40 people reserving no later than eight weeks prior to trip. **A minimum deposit of \$100 per person to accompany reservations, unless cost of trip is less than \$100, then minimum of half of cost is expected as a deposit. Full balance is due 6 weeks prior to the first day of any trip.** Some trips are planned in conjunction with other companies and they have stricter requirements which I must adhere to.

For further information or questions call Veronica Beaulieu 508-636-4889, [vfb0859@aol.com](mailto:vfb0859@aol.com)

*Submitted by Senior Club*