

**SEIU LOCAL 300 CIVIL SERVICE FORUM
RETIRED EMPLOYEES' WELFARE FUND**

36-36 33rd St., Suite 200, Long Island City, New York 11106

Dear Retirees,

I am writing this letter to clear up the confusion that our Creditable Coverage letter might have caused. Our decision was made after countless discussions and hours of research by the Board of Trustees and our analysts trying to navigate the new rules and requirements of Medicare Part D for our Medicare-eligible retirees.

The year 2026 will be the first that Local 300 is not considered creditable. This allows our Medicare-eligible retirees who did not join Part D when they first became Medicare eligible to join the Medicare Part D program without penalty. The Creditable Coverage letter we sent was to give our Medicare retirees the choice without penalty to join Medicare Part D for the upcoming year.

The SEIU Local 300 Creditable Coverage letter is not telling you that you must join Medicare Part D. We are, however, suggesting it because of the continuous rise in prescription drug prices. Our retiree cap is \$5,000 per family once you retire. If this is enough coverage for you and your family, then please don't leave our drug plan. If you spend more than \$5,000 a year, it is probably wise for you to enroll in Medicare Part D. Again, it is not mandatory.

The \$5,000 cap is the highest the cap will go and could possibly be lowered in the future. As we grow older, our need for prescriptions increases and the prices on new drugs in this country are astronomical.

We are also planning to reimburse each member \$600 toward Medicare Part D when we receive certification from you as the retiree that you have purchased Medicare Part D in 2026. We will have a form on our website by October 2026, which you will need to fill out and return to our office.

I hope this helps you through your process of determining whether you should become a participant in Medicare Part D.

In Unity,

James (Jimmy) Golden
President
SEIU Local 300