

The World Bank Group

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT
INTERNATIONAL DEVELOPMENT ASSOCIATION

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Dear Member of the Retiree Medical Insurance Plan,

This notice provides information on:

- A. Instructions on how to determine if you are eligible to file for reimbursement of the Medicare Part B Income Related Monthly Adjustment Amount (IRMAA)
- B. How to file for reimbursement of IRMAA, and
- C. An adjustment to your RMIP premium in January. This adjustment is not related to IRMAA and impacts all RMIP members with premiums withheld from their monthly pension deposit.

If you are eligible, the IRMAA reimbursement is available for two periods, the period of July through December 2012 (or a shorter period if you enrolled in Medicare Part B after July 2012) and the 2013 calendar year.

IRMAA is separate from the standard Medicare Part B reimbursement. If you have registered your Medicare Part B enrollment with HR, the standard Part B premium is already being reimbursed each month either through your pension deposit or your Aetna direct billing arrangement.

A. How to determine if you are eligible for IRMAA reimbursement

1. To determine whether you have paid IRMAA for your Medicare Part B coverage in 2012 or will owe IRMAA in 2013, review the annual letters from the Social Security Administration (SSA) that notified you of your monthly Medicare Part B Premiums due in 2012 and in 2013. These letters are mailed from the SSA to all Medicare Part B participants every year in November. You should have received a letter in November 2011 informing of your premium due in 2012 and one in November 2012 for the premium due in 2013. The first page of a sample letter is on the reverse of the enclosed application form F00032.
2. If you have joined Medicare Part B too recently to have received (in November 2011) the letter covering your 2012 premiums, please review the letters sent to you by SSA shortly after you applied to enroll in Medicare Part B. These letters specify the monthly standard premium and IRMAA (if any) that you owe and the date that premium payments commence.

Please note: Often SSA will send you one letter notifying you of your enrollment and the standard monthly premium for Part B, followed shortly by a second letter specifying the IRMAA you owe. In this case please include both letters with Form F00032 for your claim for reimbursement.

3. If these letters indicate that you owe the income-related monthly adjustment amount, and the HR Service Center was informed you enrolled in Medicare B, you are eligible for reimbursement.
4. If these letters do not indicate that you owe the income-related monthly adjustment amount, or you did not pay IRMAA, you are not eligible for reimbursement.

B. Requesting IRMAA Reimbursement

1. To request reimbursement for your IRMAA payments complete the enclosed F00032 Retiree IRMAA Reimbursement form. If you and your spouse are both enrolled in Medicare and pay IRMAA, you should use one form to request reimbursement for both of you.

2. You must complete one form for the 2012 reimbursement and one for the 2013 reimbursement.
3. Using the letters from the Social Security Administration referenced above for 2012 and 2013, complete the information on the forms. If you cannot find this letter, please refer to item 10 in the enclosed FAQ.
4. Sign and date the forms.
5. Submit the completed forms and copies of the relevant parts (page 1 through the part specifying the IRMAA payment you owe) of the SSA notification letters described above to the HR Service Center by e-mail, fax or regular mail using the instructions on the enclosed form

Timeframe for submitting IRMAA reimbursement requests

Requests for IRMAA reimbursement will be accepted up to three (3) years following the year for which reimbursement is being requested. For example, requests for IRMAA reimbursement for 2013 will be accepted through December 31, 2016.

The HR Service Center will contact you if any additional information is needed. Once the reimbursement amounts for July 1 through December 31, 2012 and/or calendar year 2013 have been confirmed, reimbursements for both periods will be included in your next monthly Bank Group pension deposit. Initial payments will include retroactive amounts, with regular monthly reimbursements for 2013 in subsequent months.

If you do not receive a monthly pension payment the amount will be adjusted from your monthly direct billing arrangement through Aetna.

You are expected to notify the HR Service Center promptly if the IRMAA amounts you owe change in the course of the year.

IMPORTANT: New Medicare enrollees must report their enrollment to the HR Service center, sending a copy of their Medicare card using Form F00018, which is available on the HR external website (www.worldbank.org/hrs). Your Part B premium reimbursement will be based on the later of (i) the date on which you notify the HR Service Center of your enrollment or, (ii) your Medicare enrollment effective date.

C. December Medical Insurance Premium

This is to advise you that if your medical insurance premium is deducted from your monthly World Bank pension payment, you were assessed a lower, incorrect premium in December 2012, which was based on the 2011 rates. This oversight produced a modest increase in the amount of your December pension deposit; the amount will depend upon your premium basis of Individual, Dual, or Family. The additional amount due, ranging from \$6 to \$23, will be deducted from your January pension deposit along with the 2013 premium increase. We sincerely regret any inconvenience this matter may have caused and thank you for your understanding.

If you have questions on how to file for reimbursement of IRMAA, or any other insurance plan matter, please contact the HR Service Center, hrservicecenter@worldbank.org, or call, 202-473-2222.

Sincerely,



Alec Albertson
Manager, Total Compensation – Center of Expertise (HRSTC)

Frequently Asked Questions: Retiree Medical Insurance Plan (RMIP) IRMAA Reimbursement

1. How will I know that my Income-Related Monthly Adjustment Amount (IRMAA) reimbursement request has been received? Will I receive a confirmation notice?

Yes. Once your IRMAA reimbursement request is received, reviewed and processed by the HR Service Center, you will receive a confirmation letter indicating the amount of your reimbursement. If you submit a request for more than one year's reimbursement, the confirmation letter will show the reimbursement amount for each year.

2. Will my IRMAA reimbursement for 2012 cover all 12 months of 2012?

No. Remember that the Medicare B premium reimbursement program started only in July, 2012, replacing the premium discount for Medicare B participation that was in effect through June 2012. If you were already enrolled in Medicare B in July, you have been receiving the standard part of the Medicare B premium, and you are eligible to apply for IRMAA reimbursement for the 6 months since the new program has been in place. If you enrolled in Medicare B after July, your reimbursement will cover fewer months, depending on when your enrollment started and when you notified HR of your enrollment. You need to submit an application for IRMAA reimbursement (Form F00032) for 2012 to receive reimbursement.

3. When can I expect to receive my IRMAA reimbursement?

The Bank Group expects a large number of reimbursement requests for 2012 and 2013 at the beginning of 2013. Therefore, there may be some delay in processing these requests. Generally, retirees should expect to see their reimbursement for 2012 and for the first few months of 2013 within ninety (90) days of submitting their requests (remember to submit your 2012 and 2013 requests on separate forms.). Reimbursement requests submitted later during the calendar year (after the large number of reimbursements for the beginning of the year are processed) should be processed within sixty (60) calendar days.

4. How will IRMAA reimbursement be made?

For retirees who received a Bank Group pension, the IRMAA reimbursement will be included in their monthly pension deposit. For retirees submitting requests for more than one year (for 2012 and 2013 for example), payments for 2012 and the first months of 2013 will be included in the same pension deposit.

For retirees who do not receive a Bank Group pension, the IRMAA reimbursement amount will be used to offset their RMIP premium payment amounts. This offset will be reflected in the RMIP monthly direct billing statements retirees receive from Aetna.

5. Will the IRMAA reimbursement be made in one payment for the entire year, or monthly?

The initial IRMAA reimbursement will be made in one payment for the period of July through December 2012 and the first few months of 2013. Thereafter, reimbursements will be made on a monthly basis for the remainder of 2013.

6. What happens if my IRMAA amount changes during the year?

If your IRMAA amount changes during the year, you should promptly contact the HR Service Center at hrservicecenter@worldbank.org or by phone at 202-473-2222 to report the change, and provide the Social Security Administration (SSA) letter to document the change. An appropriate adjustment will be made and will be reflected in a future pension deposit or Aetna direct billing statement.

7. Is there a deadline for submitting an IRMAA reimbursement request?

It will be to your advantage to submit the IRMAA request to HR as soon as possible after receiving the SSA letter (usually sent each November). The SSA letter notifies HR of the IRMAA reimbursement you are owed for the coming year. This will ensure you are reimbursed in a timely manner. However, IRMAA reimbursement requests will be accepted for up to three (3) years following the end of the calendar year for

which the request is made. For example, a reimbursement request for 2013 will be accepted through December 31, 2016.

8. I enrolled in Medicare Part B during 2012, but did not notify the HR Service Center that I enrolled until after my enrollment became effective. Will I receive an IRMAA reimbursement for my entire period of Medicare enrollment, or only from the date I notified the HR Service Center of the enrollment?

You will receive an IRMAA reimbursement only from the date you notified the HR Service Center of your enrollment in Medicare Part B, even if your enrollment became effective on an earlier date. **To ensure the earliest possible start of your Medicare B premium reimbursement, it is strongly recommended that you schedule your enrollment interview with SSA as early as possible, so that you increase your chances of receiving your Medicare card (and notifying the HR Service Center) by the time your Medicare coverage starts.**

9. I misplaced the HR IRMAA reimbursement application. Where can I get another one?

You can access the form on the World Bank Group external website at www.worldbank.org/hrs or by contacting the HR Service Center at hrservicecenter@worldbank.org or by phone at 202-473-2222.

10. I misplaced the letter from the SSA that specifies my enrollment in Medicare and the IRMAA that I owe. What should I do?

These letters are an important part of the documentation required for the IRMAA reimbursement request and should be retained and filed carefully with your other important financial documents. An example of such a letter is on the back of the application form F00032. If you are missing a letter that SSA sent you, you should be able to obtain a copy by contacting SSA at 1-800-772-1213. This is the preferable option as these letters show the standard and income-related premiums due in the coming year separately.

There are two other options that could be used to document payments already made for retroactive reimbursement:

- a) Form SSA-1099: This is a form that SSA sends in January or February of each year to RMIP members who receive Social Security benefits. This form shows total Medicare Part B premiums deducted from the member's Social Security Benefit during the previous calendar year. The IRMAA paid during that year can then be calculated directly (by dividing by 12 and subtracting the standard monthly premium); or
- b) Form CMS-500: this is the "Notice of Medicare Premium Payment Due", the quarterly bill that is sent to members who are not receiving Social Security benefits by the Centers for Medicare and Medicaid Services (CMS). For technical reasons these bills often vary from quarter to quarter, so it would be necessary to submit all the bills covering the year or months for which reimbursement is being requested to document amounts due accurately.

11. The annual letters from SSA are often many pages long and contain a lot of standard information not relevant to documenting the IRMAA that I owe. Do I need to submit a copy of the entire letter?

No. All the relevant information is presented early in the letter, normally on the first page. You need only submit a copy of the letter up to and including the part that indicates the IRMAA you will be required to pay (see example on the reverse of F00032).

Please remember: you do not owe an IRMAA unless your letter from the SSA says you do. The standard Medicare Part B premium will be reimbursed to you automatically once the HR Service Center has been notified of your enrollment in Medicare Part B

12. Whom should I contact if I have questions regarding the IRMAA reimbursement?

If you have questions regarding the IRMAA reimbursement request process, you can contact the HR Service Center at hrservicecenter@worldbank.org or by phone at 202-473-2222.